

---

**State:** Maine **Filing Company:** Anthem Healthplans of Maine, Inc.  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** HealthChoice, Lumenos, HMO, and HealthChoice HDHP  
**Project Name/Number:** /

## Filing at a Glance

Company: Anthem Healthplans of Maine, Inc.  
Product Name: HealthChoice, Lumenos, HMO, and HealthChoice HDHP  
State: Maine  
TOI: H16I Individual Health - Major Medical  
Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)  
Filing Type: Rate  
Date Submitted: 08/28/2014  
SERFF Tr Num: AWLP-129684315  
SERFF Status: Pending Industry Response  
State Tr Num:  
State Status:  
Co Tr Num:  
  
Implementation: 01/01/2015  
Date Requested:  
Author(s): Michael Bears, Zach Fohl, Jenna Ward  
Reviewer(s): Sandra Darby (primary), Richard Diamond (LH), Marti Hooper (LH)  
Disposition Date:  
Disposition Status:  
Implementation Date:  
  
State Filing Description:

**State:** Maine  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** HealthChoice, Lumenos, HMO, and HealthChoice HDHP  
**Project Name/Number:** /

## General Information

Project Name: Status of Filing in Domicile:  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type: Individual  
Overall Rate Impact: 19.6% Filing Status Changed: 09/02/2014  
State Status Changed:  
Deemer Date: Created By: Jenna Ward  
Submitted By: Zach Fohl Corresponding Filing Tracking Number:  
PPACA: Not PPACA-Related

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

Please see attached actuarial memorandum, exhibits, and rate sheets for Anthem's grandfathered Direct Pay product portfolio. Subject to rate review, rates effective January 1, 2015.

## Company and Contact

### Filing Contact Information

Larry Hart, Commercial ME larry.hart@anthem.com  
2 Gannet Drive 207-822-7090 [Phone]  
South Portland, ME 04106

### Filing Company Information

Anthem Healthplans of Maine, Inc.	CoCode: 52618	State of Domicile: Maine
2 Gannett Drive	Group Code: 671	Company Type: Life,
South Portland, ME 04106	Group Name: WellPoint Inc Group	Accident, Health
(866) 583-6182 ext. [Phone]	FEIN Number: 31-1705652	State ID Number:

## Filing Fees

Fee Required? Yes  
Fee Amount: \$20.00  
Retaliatory? No  
Fee Explanation:  
Per Company: Yes

Company	Amount	Date Processed	Transaction #
Anthem Healthplans of Maine, Inc.	\$20.00	08/28/2014	85653466

State:	Maine	Filing Company:	Anthem Healthplans of Maine, Inc.
TOI/Sub-TOI:	H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)		
Product Name:	HealthChoice, Lumenos, HMO, and HealthChoice HDHP		
Project Name/Number:	/		

## Correspondence Summary

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending	Sandra Darby	09/02/2014	09/02/2014

#### Response Letters

Responded By	Created On	Date Submitted
--------------	------------	----------------

#### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Anthem Letter	Note To Reviewer	Zach Fohl	08/29/2014	08/29/2014

**State:** Maine  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** HealthChoice, Lumenos, HMO, and HealthChoice HDHP  
**Project Name/Number:** /

## Objection Letter

Objection Letter Status	Pending
Objection Letter Date	09/02/2014
Submitted Date	09/02/2014
Respond By Date	09/30/2014

Dear Larry Hart,

### Introduction:

Thank you for using SERFF to file your forms in Maine. Using SERFF expedites the review of filings. I am sorry to note that this filing is not approved for use in Maine at this time. Please review and respond to the issues noted below.

**STATE MESSAGES:** In order to receive notification of any changes in Maine's Filing Rules or Settings, please update your SERFF functionality by updating your Message Center settings to include the State of Maine. Please reference the Industry User Manual found in SERFF's Online Help beginning on page 157 or contact the SERFF Help Desk at [serffhelp@naic.org](mailto:serffhelp@naic.org) if you have questions about subscribing to receive State Generated Messages.

### Objection 1

- Actuarial Memorandum and Certifications (Supporting Document)

Comments: 1. Please provide the calculation and assumptions used to estimate the numbers in the following statements from the actuarial memorandum: In total, from December 2013 to May 2014, our demographic-adjusted prospective risk score -- meant to represent risk beyond that which is age-related -- rose by 4.9% and then remained essentially static from May to June. ... our Grandfathered risk level increased 7.6% whereas the Non-Grandfathered risk level increased 1.4%.

2. In the second paragraph following the one quoted above, the actuarial memorandum states, Collectively, these dynamics result in a morbidity increase of 8.72% in our current rate projection, a good portion of which (3.6%) is based on actual risk change already observed through June. How does the 3.6% relate to 4.9% in the paragraph quoted above?

3. The statement quoted above indicates the morbidity adjustment includes 3.6% based on actual risk change already observed for January through June. The experience period on which rates are based is May 2013 through April 2014. Since these two periods overlap by four months, is there double counting of part of the morbidity change?

4. The actuarial memorandum states that trend was derived from the normalized allowed claims regression over two 25-month periods. What two 25-month periods were these? We note that Exhibit VIII displays a total of 40 months. Also, please provide the data on which Exhibit VIII is based and the seasonal, benefit, aging and large claims adjustments noted in the actuarial memorandum.

5. The actuarial memorandum states that the aggregate health insurer fee under the ACA is \$8 billion dollars in 2014 and \$11.3 billion in 2015, which represents a 41% increase. It further states that the fee was 2.46% of your 2014 premium and will be 3.48% of your 2015 rates, also a 41% increase. This implies no increase in the national premium base. Why is this a reasonable assumption?

6. Exhibit I shows a 1.0068 adjustment for Benefit plan. Please explain what this is and how it was determined.

7. Exhibit I and the actuarial memorandum show a 3% pre-tax profit margin, but Exhibit IX shows 6.1%. Please explain.

8. Some of the labelling in the Exhibits is confusing. Please explain or correct the following:

a. In Exhibit V, lines 563 and 565 are both labelled Closed Block. We suggest line 563 be relabeled Subtotal and line 565 be relabeled HealthChoice Plus.

b. In Exhibit V.A, the heading on line 4 refers to Non HealthChoice Block, but includes HealthChoice products.

---

**State:** Maine **Filing Company:** Anthem Healthplans of Maine, Inc.  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** HealthChoice, Lumenos, HMO, and HealthChoice HDHP  
**Project Name/Number:** /

c.In Exhibit V.A, column M in rows 12-67 reads 30 below. We suggest Below 30.

d.In Exhibit V.A, line 1119 says All Grandfathered but appears to include non-grandfathered transitional plans as well.

**Conclusion:**

FOR QUALIFIED HEALTH PLAN OR QUALIFIED DENTAL PLAN BINDER, FORM AND RATE FILINGS: Please review the issues noted above and submit your response and amended filing to my attention within 5 days of the date of this objection letter. If the Bureau of Insurance does not hear from you within the 5 day period, administrative action may be taken.

FOR ALL OTHER FORM/RATE FILINGS: Please review the issues noted above and submit your response and amended filing to my attention within 14 days of the date of this objection letter. If this is a rate only filing, please submit your response and amended filing to my attention within 30 days of the date of this objection letter.

If the Bureau of Insurance does not hear from you within the 5, 14 or 30 day period, the filing will be disapproved. If the company needs an extension for good cause, in accordance with Title 24-A M.R.S.A. Â§2412(2) the Superintendent may grant additional days in which to submit an amended version.

The request for an extension must be in writing, must contain justification for the extension request, received here in the Bureau by any means before the 5, 14 or 30 day deadline has lapsed, and must contain a declaration that no form in the filing will be deemed approved by the company before the amended filing is acted on by the Bureau.

Sincerely,  
Sandra Darby

---

**State:** *Maine* **Filing Company:** *Anthem Healthplans of Maine, Inc.*  
**TOI/Sub-TOI:** *H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)*  
**Product Name:** *HealthChoice, Lumenos, HMO, and HealthChoice HDHP*  
**Project Name/Number:** */*

## Note To Reviewer

**Created By:**

Zach Fohl on 08/29/2014 08:18 AM

**Last Edited By:**

Zach Fohl

**Submitted On:**

08/29/2014 08:25 AM

**Subject:**

Anthem Letter

**Comments:**

In the original submission, the Anthem Letter to Ms. Hooper was not signed. I have attached an updated Memo that contains a signed Anthem Letter.



August 28, 2014

Mary M. Hooper, ASA, MAAA  
Life and Health Division  
Department of Professional and Financial Regulation  
Bureau of Insurance  
34 State House Station  
Augusta, Maine 04333-0034

**RE: Anthem Blue Cross and Blue Shield Individual Rates Effective 1/1/2015**

Dear Ms. Hooper:

Enclosed for filing, please find a rate filing pursuant to 24-A MRSA §2736 for Anthem's legacy block of individual business, presented on a combined basis for grandfathered and non-grandfathered policies.

This filing contains:

1. Information Required by Rule Chapter 940
2. Statement of Qualified Actuary
3. Supporting Exhibits
4. Rate Schedules

Thank you for your attention to this filing. If you have any questions regarding this matter, please feel free to contact me directly at (203) 200-8501 or [michael.bears@anthem.com](mailto:michael.bears@anthem.com).

Sincerely,

A handwritten signature in black ink, appearing to be "MB", with a long horizontal flourish extending to the right.

Michael Bears  
Regional Vice President, Actuary III  
203 200 8501

## **INDIVIDUAL HEALTH RATE FILING**

**HealthChoice, HealthChoice Standard & Basic, HealthChoice HDHP, HMO Standard and Basic, and Lumenos**

**Effective January 1, 2015**

**Rule Chapter 940 Requirements**

### **Carrier Information**

Anthem Blue Cross and Blue Shield  
2 Gannett Drive  
South Portland, Maine 04106-6911

### **Submitted By**

Michael Bears  
Regional Vice President, Actuary III  
203-200-8501  
Michael.Bears@Anthem.com

### **Scope and Purpose of Filing**

This filing contains a January 1, 2015 premium revision to our legacy Anthem Blue Cross and Blue Shield (Anthem) Individual products; that is, those individual products purchased by members before January 1, 2014. This filing is intended to demonstrate compliance with 24-A M.R.S.A. §2736-C and any other applicable statutes and regulations. It is not intended for use for any other purpose.

As discussed in more detail below, the average rate increase for the combined legacy products is 19.60%. This rate revision is being filed primarily to adjust for (i) member migration between legacy and 2014 ACA products, as observed during the first ACA open enrollment period; (ii) an increase to the federal insurer fee; and (iii) claim cost trend, with a small adjustment for emerging and high cost Hepatitis C pharmaceuticals. The effect of each is discussed in turn.

### **Member Migration Between ACA and Legacy Individual Products**

Last year, in filing rates for both our 2014 ACA and 2014 legacy products, we were confronted with forecasting who will remain on legacy plans and who will migrate to an ACA plan – and then determining the associated impact to the morbidity of our risk pools. This forecast was complicated by many new and moving parts, such as (i) who would qualify for subsidies without the benefit of detailed income data), (ii) changes to network offerings that provided lower cost options to consumers, (iii) new market entrants with new products, rates, and an unknown level of market acceptance/uptake, (iv) newly operational exchanges, and (v) new ACA product choices with benefit structures that differ from the pre-2014 offerings. Attempts to model member movement through this complex environment of choice resulted in uncertainty surrounding the extent of migration between legacy and ACA products and, further, whether those migrating members would on average be more or less healthy than those who remained. Therefore, we opted to leave the ACA and Legacy blocks at status quo morbidity levels, neither increasing nor decreasing our morbidity assumption on either risk pool.



Since that time, the individual insurance market completed an extended open enrollment period for ACA policies, and we witnessed the risk movement that can occur when our customers are faced with such choices. The pattern of risk migration is now very clear on our legacy business. Higher risk individuals are remaining on legacy products, especially Grandfathered members. In total, from December 2013 to May 2014, our demographic-adjusted prospective risk score -- meant to represent risk beyond that which is age-related -- rose by 4.9% and then remained essentially static from May to June. This clearly aligns with the beginning and ending of the ACA open enrollment period. During the ACA open enrollment period, our Grandfathered risk level increased 7.6% whereas the Non-Grandfathered risk level increased 1.4%.

Further, based on lapse patterns, our Grandfathered business became more prevalent within our business, rising from 43% to 49% of the combined legacy block, further shifting our legacy block toward higher risk members. Note that this only reflects risk movement through the end of the 2014 open enrollment period. Given that Anthem's ACA product premiums for 2015 are reducing and the legacy block premiums will be higher, we expect a similar migration during the 2015 open enrollment.

Collectively, these dynamics result in a morbidity increase of 8.72% in our current rate projection, a good portion of which (3.6%) is based on actual risk change already observed through June. This adjustment could actually be increased by approximately 0.50% if we reflected more fully a continued shift to Grandfathered business over time. Importantly, unlike ACA plans, no risk mitigation programs (e.g., reinsurance, risk adjustment) apply to this block of business to address these morbidity changes.

It is important to recognize that our approach to legacy risk turnover is *balanced* with our ACA rate actions, much as we sought to do in our 2014 rates. While the risk level is rising on our legacy block, we made a corresponding *reduction* to our ACA rates by removing higher risk GF claims from our base data, which had the effect of reducing rates for our ACA products. This is offset slightly by an upward adjustment based on Grandfathered members migrating to ACA products.

### **Increased Federal Insurer Fee**

The Affordable Care Act includes a provision that levies a fee on companies that insure health insurance risk: \$8 billion dollars in 2014 and \$11.3 billion in 2015. This fee helps fund subsidies for lower income purchasers and is not deductible from insurers' federal taxes. Whereas the insurer fee was 2.46% of our 2014 premium, it is 3.48% of our 2015 rates. This expectation essentially tracks the insurer fee cost increase noted above.

### **Trend**

To determine the appropriate claim cost trend for the rating period, Anthem is using a regression analysis methodology that has been approved previously by the Superintendent. The regression-based methodology employed here is a well-established statistical approach for determining trend in time series data (in this case, the monthly allowed claim data). Seasonal, benefit, aging and large claims adjustments are made in separate steps prior to performing the regression analysis which yields the best fitting trend line to the data in a process that minimizes the sum of squared errors. Trend was derived from the normalized allowed claims regression over two 25-month periods. The trend line generated from this approach represents a long-term underlying trend and is not prone to as much of the short-term volatility often found in a small block.

A significant benefit of the trend methodology is that it takes into account the cyclical pattern of our claims trend which is exhibited in our historical experience over multi-year periods. The analysis is

based on allowed cost data (total amount reimbursed prior to member cost sharing) to account for changes in the average level of cost sharing over time. Anthem relies on allowed cost data because, as the average level of cost sharing increases over time, observed paid claims cost trends can be lower than the underlying claim trends and the impact of leveraging on the observed paid claims trend can be masked by changes in the average level of cost sharing. Moreover, with inconsistent changes in average member cost sharing, the leveraging impact can have a significant effect on the trend in observed benefit payments. Our trend development removes this potential bias and, instead, includes a separate explicit adjustment for leveraging.

Claims trend has been applied to the twelve month claim base and trended forward for twenty months in order to estimate claims for the pricing period of twelve months ending December 31, 2015. The underlying claims cost trend is based on a regression methodology utilizing allowed claims cost adjusted (or normalized) for the impacts of large claims, benefit changes, aging and seasonality. The normalized allowed trend is 3.9%. The impact of leveraging is then added to the underlying trend which results in a 4.7% claims cost trend. A graph supporting the projected claim trend is included in Exhibit VIII.

We have also included a 0.34% adjustment to trend to cover high cost drug treatments for Hepatitis C ("HepC"), such as Sovaldi. As coverage for HepC is new, claims associated with these drug treatments are not reflected in our historical data. Having the ability to eradicate HepC will prevent liver disease and death in the coming decades, especially when these treatments are coupled with a push for expanded diagnosis from the Centers For Disease Control (CDC). However, these treatment advances are tremendously expensive, with Sovaldi costing \$1,000 per day, and broader population testing for HepC is just beginning. Moreover, the launch of Ledipasvir later this year is expected to expand utilization further. Ledipasvir is a new HepC companion drug that eliminates the need for simultaneous administration of Interferon, a drug with strong side effects. Most HepC infected patients are awaiting this easier regimen before undergoing treatment, and this fact will expand the patient set seeking HepC treatment in 2015.

Therefore, this small item, combined with the regression result, yields a total annual trend of 5.1%.

### **Benefit Changes**

Several new mandates were priced into the rates:

- Autism Age Expansion
- Orally Administered Cancer Therapy
- Human Leukocyte Antigen testing
- Mental Health Parity

Collectively these new mandates were valued at \$0.52 PMPM.

### **Description of Benefits**

HealthChoice is an individual PPO product with deductibles ranging from \$150 – \$15,000. For deductibles of \$150 – \$2,000 and \$4,000, coinsurance applies up to an annual out-of-pocket maximum. A preventive care and supplemental accident amendment is available with the deductible options of \$2,250, \$5,000, \$10,000, and \$15,000. An additional optional amendment may be elected to cover listed mental illnesses at the benefit level provided for medical treatment for physical illnesses.

HealthChoice Standard & Basic are the statutory individual products that were required to be offered by any carrier that offers individual PPO products. Deductibles of \$250, \$500, \$1,000 and \$1,500 are available for each product consistent with Rule Chapter 750 requirements. An optional amendment may

be elected to cover listed mental illnesses at the benefit level provided for medical treatment for physical illnesses.

HealthChoice HDHP is an HSA compatible plan that has deductibles of \$2,600 or \$5,000. After the deductible, most services are covered at 100%. The HealthChoice HDHP plan options were closed to new entrants when the Lumenos products were launched. HealthChoice HDHP policyholders were allowed to purchase an amendment to cover preventive benefits at 100% before the deductible. Without the preventive amendment, preventive services were only covered for children and were subject to the deductible.

HMO Standard and Basic are the statutory individual products that were required to be offered by any carrier that offers a Group HMO product.

Lumenos Consumer Directed Health Plans are five individual PPO products with three distinct health care account funding options. There are two plans that qualify to be offered along with a Health Savings Account (HSA) which is funded by the policyholder. There is one plan that offers a Health Incentive Account (HIA) which is funded by policyholders by earning financial rewards for participating in various health management tools. There are two plans that offer a Health Incentive Account Plus (HIA Plus) which is funded with both an HIA and a contribution to a fund through Anthem. Lumenos deductibles range from \$2,500 to \$10,000. Coinsurance applies to out-of-network services only up to an annual out-of-pocket maximum; in-network services are covered in full after satisfying the deductible. Preventive care, as defined in the contract, is covered 100% under all Lumenos plan designs.

For “non-grandfathered” policyholders that purchased coverage after March 23, 2010 or otherwise severed their “grandfathered” status under the ACA<sup>1</sup>, Anthem requires an ACA rider. The ACA rider provides compliant benefit coverage including preventive benefits in full before the deductible, expanded dependent eligibility, removal of the annual maximums for essential benefits and removal of any lifetime maximums. The benefit summaries and proposed premium rate sheets included in this rate application contain details related to the ACA provisions.

The HealthChoice, HealthChoice Standard and Basic, HealthChoice HDHP, HMO Standard and Basic, and Lumenos plans were closed to new entrants on June 30, 2012 (some options were previously closed) and became Anthem’s closed block on July 1, 2012. Anthem will still renew existing business on these products. In the balance of this memo we will refer to these products as the Legacy block.

Anthem’s HealthChoice HSA \$5,000 with mental health benefits was opened after July 1, 2012, constituting part of the open block, and was closed on December 31, 2012. Going forward it will be considered part of the Legacy block.

HealthChoice Plus is an individual non-grandfathered PPO product with deductibles ranging from \$2,000 – \$12,000. Coinsurance applies up to an annual out-of-pocket maximum, 30% in network for deductibles \$2,000 – \$7,500 and 20% in network for the \$12,000 deductible. HealthChoice Plus was launched July 1, 2012, constituting part of the open block, and was closed on December 31, 2013. Going forward it will be considered part of the Legacy block.

---

<sup>1</sup> See ACA regulations and information available thru Health and Human Services for additional detail.

### **In Force Business**

Total in force enrollment for the individual legacy block is approximately 7108 contracts as of April 2014 with an annualized premium of approximately \$57.1 million for 2013.

### **Proposed Effective Date**

These proposed rates are intended to become effective on January 1, 2015.

### **Average Annual Premium**

The following table shows the average annual premium per contract based on current rates and with the proposed rate revision based on the rating period distribution of contracts in Anthem's individual legacy block.

	<u>All Plans</u>
Before rate revision	\$7225
After rate revision	\$8641

### **Premium Changes**

The average premium increase proposed is 19.60%. Additional support can be found in exhibit V. The largest rate change is on the HMO plans at 21.3%. The minimum rate increase is 18.2% on the HealthChoice HDHP plans. Based on the requirements of Rule 940 and prior order of the Superintendent regarding those requirements, the minimum rate increase is 0.0% on the Standard and Basic plans.

### **History of Rate Adjustments**

Anthem's Maine Individual rates have been adjusted in the past as follows:

Feb 2014: 12.6% overall  
July 2013: 2.4% overall  
July 2012: 1.7% overall  
July 2011: 5.2% overall

### **Rule 940, Subsection 8B**

Rule Chapter 940, Subsection 8B requires that products cannot vary in premium more than the maximum possible difference in benefits. Compliance is demonstrated in Exhibit III.

### **Minimum Loss Ratio**

Anthem has maintained a loss ratio above the federal and state mandated minimums and anticipates continued compliance should rates be implemented as filed. If rates are approved as filed Anthem's projected loss ratio will be 85.08%.

### **Rating Factors**

The factors used to derive the final premium rates are shown in Exhibit II.

### **Attained Age**

Rates contained within this filing are rated by attained age. Subscriber age as of the effective date of these rates will be used to rate the contract.

### **Expenses**

The cost to administer the legacy business has risen dramatically since implementation of the ACA both because membership continues to decline and because separate systems must be maintained for the legacy and ACA business. The decline in membership causes increased PMPM expenses because administrative expenses include both variable costs, which rise or fall with membership counts, and fixed expenses, which are unaffected by membership. Customer service and operational expenses likewise have increased as members require more customer service resources both to explain the changing environment and assist with information about different product offerings. New systems were developed to manage the ACA business, but the systems used to manage the legacy business must be fully maintained, despite the reduction in the size of the legacy block of business. The combination of these circumstances – increased costs and shrinking membership – has resulted in actual administrative expenses of over \$28 PMPM so far in 2014.

For two reasons, Anthem has determined to include in the proposed rates only \$25.00 PMPM for administrative expenses. First, while Anthem is confident that the cost to administer the legacy plans in 2015 will be materially higher, given that we remain in a period of transition to the ACA, it is as yet unclear whether the increased administrative expenses will be sustained over the longer term. Second, Anthem is mindful of the impact of rate increases on its members and, if the higher administrative expenses will indeed continue going forward, Anthem believes it more appropriate to transition members to this higher level over a period of time, rather than include the full costs immediately.

Anthem continues to make every effort to administer the legacy products as efficiently as possible and will continue to monitor these expenses closely going forward to determine whether the observed increase expenses will subside.

### **Investment Income**

Investment income is not explicitly reflected in the rate, as is typical for the types of policies contained within this rate filing.

### **Profit and Risk**

Consistent with other approved rate filings, Anthem has included a 3% pre-tax/2% after-tax margin to cover risk and provide for a reasonable return.

While the margin is reasonable on its face, the risk for this block of business is increased going forward because of a shrinking set of membership under volatile circumstances of anti-selection between the legacy and ACA marketplace. This risk is exacerbated because, unlike ACA products and prior legacy products, no risk mitigation programs apply – be that a legacy reinsurance program such as MGARA or any new risk mitigation programs under the ACA. By way of example, Anthem currently estimates a loss of \$3.1 million on the legacy products for 2014. While Anthem is not in this rate filing attempting to recoup these 2014 losses, those losses further support the risks Anthem has identified are actually occurring in the market. Despite these incremental risks, we have not increased our profit and risk charge from that of past filings.

### **Rate Filing Checklist**

The completed checklist is included as an attachment to this filing.

**Notice to Policyholders**

Notice of the rate revision will be mailed approximately September 5, 2014. Written confirmation of the notice will be provided to the Bureau of Insurance when the notices have been sent. A copy of the letter is included with this filing.

**Additional Exhibits**

Anthem is including exhibits beyond those required by Rule Chapter 940 to proactively provide the Bureau with data that was requested during the Bureau's review of Anthem's prior rate filings.

**Statement of Qualified Actuary**

I, Michael Bears, am a Regional Vice President and Actuary for Anthem Health Plans. I am a member of the American Academy of Actuaries and a Fellow of the Society of Actuaries. I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion herein. I certify that to the best of my knowledge and judgment that the enclosed rate filing is in compliance with the applicable laws, regulations and bulletins of the State of Maine and is in accordance with generally accepted actuarial principles. In my opinion, these rates are not excessive, inadequate, or unfairly discriminatory, subject to the provisos in the administrative expense section of this memorandum. My determination was based on information provided by other employees of Anthem Health Plans, and my own analysis.

The purpose of this filing is to demonstrate compliance with 24-A M.R.S.A. §2736, and any other applicable statutes. This rate filing is not intended to be used for other purposes.



Michael Bears, FSA, MAAA  
Regional Vice President and Actuary III  
Anthem Blue Cross and Blue Shield

<b>SERFF Tracking #:</b>	AWLP-129684315	<b>State Tracking #:</b>	<b>Company Tracking #:</b>
<b>State:</b>	Maine	<b>Filing Company:</b>	Anthem Healthplans of Maine, Inc.
<b>TOI/Sub-TOI:</b>	H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)		
<b>Product Name:</b>	HealthChoice, Lumenos, HMO, and HealthChoice HDHP		
<b>Project Name/Number:</b>	/		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	Review & Approval
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	19.600%
<b>Effective Date of Last Rate Revision:</b>	02/01/2014
<b>Filing Method of Last Filing:</b>	Review & Approval

## Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Anthem Healthplans of Maine, Inc.	Increase	19.600%	19.600%	\$14,418,405	7,108	\$84,881,134	21.300%	0.000%

**State:** Maine **Filing Company:** Anthem Healthplans of Maine, Inc.  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)  
**Product Name:** HealthChoice, Lumenos, HMO, and HealthChoice HDHP  
**Project Name/Number:** /

## Rate Review Detail

### COMPANY:

Company Name: Anthem Healthplans of Maine, Inc.  
HHS Issuer Id: 48396

### PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
HealthChoice, Lumenos, HMO, and HealthChoice HDHP			11353

Trend Factors:

### FORMS:

New Policy Forms:

Affected Forms: 028645, 048065, 048066, 052106, 052105, 029447, 7116ME, 7117ME, 7118ME

Other Affected Forms:

### REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual  
Member Months: 200,653  
Benefit Change: None  
Percent Change Requested: Min: 0.0 Max: 21.3 Avg: 19.6

### PRIOR RATE:

Total Earned Premium: 70,462,730.00  
Total Incurred Claims: 60,335,862.00  
Annual \$: Min: 121.72 Max: 3,054.79 Avg: 351.17

### REQUESTED RATE:

Projected Earned Premium: 84,881,134.00  
Projected Incurred Claims: 72,216,350.00  
Annual \$: Min: 145.57 Max: 3,705.61 Avg: 423.02



<b>State:</b>	Maine	<b>Filing Company:</b>	Anthem Healthplans of Maine, Inc.
<b>TOI/Sub-TOI:</b>	H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)		
<b>Product Name:</b>	HealthChoice, Lumenos, HMO, and HealthChoice HDHP		
<b>Project Name/Number:</b>	/		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Anthem ME Direct Pay Rate Sheets January 2015		New		2015_Jan_ME_DirectPay Rate Sheets 8-28-2014.xlsx,

<b>SERFF Tracking #:</b>	AWLP-129684315	<b>State Tracking #:</b>	<b>Company Tracking #:</b>
<b>State:</b>	Maine	<b>Filing Company:</b>	Anthem Healthplans of Maine, Inc.
<b>TOI/Sub-TOI:</b>	H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)		
<b>Product Name:</b>	HealthChoice, Lumenos, HMO, and HealthChoice HDHP		
<b>Project Name/Number:</b>	/		

***Attachment 2015\_Jan\_ME\_DirectPay Rate Sheets 8-28-2014.xlsx is not a PDF document and cannot be reproduced here.***

SERFF Tracking #:

AWLP-129684315

State Tracking #:

Company Tracking #:

State:

Maine

Filing Company:

Anthem Healthplans of Maine, Inc.

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)

Product Name:

HealthChoice, Lumenos, HMO, and HealthChoice HDHP

Project Name/Number:

/

## Supporting Document Schedules

<b>Bypassed - Item:</b>	Explanatory Memorandum LH
<b>Bypass Reason:</b>	Contained in Actuarial Memorandum.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Justification for Rate (Change) LH
<b>Comments:</b>	
<b>Attachment(s):</b>	Rate_filing_Ind_health Checklist 8-28-2014.pdf Anthem Notice of IND Rate Filing 8-28-14.pdf 2015_Jan_ME_DirectPay Memorandum 8-28-2014.pdf 2015_Jan_ME_DirectPay Filing Exhibits 8-28-2014.pdf 2015_Jan_ME_DirectPay Filing Exhibits 8-28-2014.zip
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Consumer Disclosure Form
<b>Bypass Reason:</b>	Not required
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Memorandum and Certifications
<b>Bypass Reason:</b>	Not required
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	Not required
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>SERFF Tracking #:</b>	AWLP-129684315	<b>State Tracking #:</b>	<b>Company Tracking #:</b>
<b>State:</b>	Maine	<b>Filing Company:</b>	Anthem Healthplans of Maine, Inc.
<b>TOI/Sub-TOI:</b>	H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)		
<b>Product Name:</b>	HealthChoice, Lumenos, HMO, and HealthChoice HDHP		
<b>Project Name/Number:</b>	/		

***Attachment 2015\_Jan\_ME\_DirectPay Filing Exhibits 8-28-2014.zip is not a PDF document and cannot be reproduced here.***

**Maine Bureau of Insurance - Rate Filing Review Requirements Checklist**  
**Individual Health Plans**  
**Subject to [Title 24-A M.R.S.A. § 2736-C](#):**  
**H15I, H16I.005A, H16I.005B, H16I.005C, HOrg02I.005B, HOrg02I.005C**  
**02/2013**

S E C T I O N	REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENT	SPECIFIC LOCATION OF COMPLIANCE IN FILING
A.	<b>General Rate Filing Requirements:</b>  <b>Separate Filings:</b>	<a href="#">Rule 940, § 5. A.</a>  <a href="#">Rule 940, § 6. D.</a>	<p>A rate filing must be submitted whenever a new policy, rider, or endorsement form that affects benefits is submitted for approval and whenever there is a change in the rates applicable to a previously approved form. The filing must be clearly identified as an individual rate filing.</p> <p>Individual rates must be filed separately from small group or large group rates. Grandfathered plans must be filed separately from non-grandfathered plans. The Superintendent may request additional information as necessary.</p>	
B.	<b>Electronic (SERFF) Filing Requirements:</b>	<a href="#">Title 24-A, 2736, 1.</a> <a href="#">Rule 940, § 5. B.</a>	<p>All filings must be filed electronically, using the NAIC System for Electronic Rate and Form Filing (SERFF) and include a completed "Rate Filing Review Requirements Checklist." See <a href="http://www.serff.com">http://www.serff.com</a>.</p> <p>If the filing is found to be in compliance with the applicable requirements, the SERFF record will show the rates to be "Filed for Information" or "Approved," and the record will be closed.</p>	
C.	<b>Additional Rate Filing Requirements:</b>	<a href="#">Rule 940, § 5. C.</a>	<b>Every rate submission subject to Title 24-A, § 2736-C must contain the following:</b>	
	<b>1. Carrier Information:</b>	<a href="#">Rule 940, § 5. C. 1.</a>	The name and address of the carrier, HOIS ID, NAIC number and the name, title, email address and direct phone number of the person responsible for the filing, must be provided in the SERFF "Filing Contact Information" section.	
	<b>2. Scope and Purpose of Filing:</b>	<a href="#">Rule 940, § 5. C. 2.</a>	Specify whether this is a new form and rate filing, a rate revision, or a justification of an existing rate.	<i>Location, page:</i> <i><a href="#">Actuarial Memo, page 2</a></i>
	<b>3. Description of Benefits:</b>	<a href="#">Rule 940, § 5. C. 3.</a>	List all policy form numbers including HIOS Product Codes and Product Names. Indicate if open to new sales. Include a brief description of the benefits provided by each policy form and any attached riders or	<i>Location, page:</i> <i><a href="#">Actuarial Memo, page 4 &amp; page 5</a></i>

			endorsements.	
	<b>4. In-Force Business and annualized premium:</b>	<a href="#">Rule 940, § 5. C. 4.</a>	Provide the number of Maine policyholders or certificateholders who will be affected by the proposed rate revision and their annualized premium.	<i>Location, page:</i> <a href="#">Actuarial Memo, page 5</a>
	<b>5. Proposed Effective Date(s):</b>	<a href="#">Rule 940, § 5. C. 5.</a>	State the proposed effective date and method of implementation of the proposed rate (e.g., next anniversary or next premium due date).	<i>Location, page:</i> <a href="#">Actuarial Memo, page 5</a>
	<b>6. Confidentiality:</b>	<a href="#">Title 24-A, 2736, 2.</a>	<p>Rate filings for individual health plans and all supporting information are public records, except:</p> <p>(1) Protected health information required to be kept confidential by state or federal statute <b>must</b> be kept confidential, and</p> <p>(2) Descriptions of the amount and terms or conditions or reimbursement in a contract between an insurer and a 3<sup>rd</sup> party <b>may</b> be kept confidential.</p> <p>Any confidential information should be clearly identified as described in the <u>confidentiality protocol</u>, available on the Bureau of Insurance website.</p>	<i>Location, page, if applicable:</i> <a href="#">n/a</a>
<b>D.</b>	<b>Submission Requirements, Individual Health Plans:</b>	<a href="#">Rule 940, § 6.A.</a>	<p><b>All individual health insurance rate filings.</b></p> <p>*See <a href="#">Title 24-A, §2736-C, 1.C.</a> for definition of “Individual health plan.”</p> <p>Note: Pursuant to <a href="#">Title 24- §2701, 2.C.</a> , <a href="#">Title 24-A, §2736, §2736-A, §2736-B,</a> and <a href="#">§2736-C</a> apply to:</p> <p>(1) Association groups as defined by <a href="#">Title 24-A, §2805-A</a>, except associations of employers;</p> <p>(1-A) Credit union groups as defined by <a href="#">Title 24-A §2807-A</a>; and</p> <p>(2) Other groups as defined by <a href="#">Title 24-A, §2808</a>, except employee leasing companies registered pursuant to <a href="#">Title 32, Chapter 125</a>.</p>	
	<b>1. Rate Filings must Accompany Form Filings:</b>	<a href="#">Rule 940, § 6. B.</a>	Every policy, rider, or endorsement form affecting benefits which is submitted for approval must be accompanied by a rate filing or, if the form does not require a change in the premium, the submission must include a complete explanation of the effect on the anticipated loss ratio. The rate filing must include all rates, rating formulas and revisions. Rates for new forms must be filed with the form rather than separately unless included in a general rate filing for all individual products.	<i>Location, page:</i> <a href="#">n/a</a>
	<b>2. Rate Revisions:</b>	<a href="#">Rule 940, § 6. C.</a>	If the filing is a rate revision, the reason for the revision must be stated.	<i>Location, page:</i> <a href="#">n/a</a>
	<b>3. 60-day Advance Filing Notice:</b>	<a href="#">Rule 940, § 6. D.</a>	The filing must be received by the Bureau at least 60 days before the implementation date unless the Superintendent waives this requirement pursuant to <a href="#">Title 24-A, §2736, 1.</a>	
	<b>4. Non-compliant Filing:</b>	<a href="#">Rule 940, § 6. D.</a>	If the Bureau requests additional information or finds rates not to be in compliance, rates filed previously must continue to be used.	

	<b>5. Completeness and Timeliness of Filing:</b>	<a href="#">Rule 940, § 6. E.</a>	The filing must include sufficient supporting information to demonstrate that the rates are not excessive, inadequate, or unfairly discriminatory. Carriers are required to review their experience <i>no less frequently than annually</i> and to file rate revisions, upward or downward, as appropriate. Upward revisions must be filed in a timely manner to avoid the necessity of large increases.	
	<b>6. Limitation on the application of approved trend factor(s):</b>	<a href="#">Rule 940, § 6. F.</a>	If any rates will be automatically adjusted subsequent to the effective date of the filing based on a trend factor or other factor, this must be clearly disclosed in the filing. <b>Automatic trend increases must be limited to one year from the effective date. No further automatic trend increases may be implemented unless a new filing is submitted and approved.</b>	Location, page, if applicable: <a href="#">n/a</a>
	<b>7. Morbidity:</b>	<a href="#">Rule 940, § 6. G. 1.</a>	Describe and explain the morbidity basis for the rates. Any substantive adjustments from the source or earlier assumptions must be explained. The morbidity assumed must be adequately justified by supporting data.	Location, page: <a href="#">Actuarial Memo, page 2, page 3 &amp; Exhibit I</a>
	<b>8. Mortality:</b>	<a href="#">Rule 940, § 6. G. 2.</a>	If applicable, the filing must state the mortality basis for the rates, and any substantive adjustments from earlier assumptions must be explained.	Location, page, if applicable: <a href="#">n/a</a>
	<b>9. Issue Age Range:</b>	<a href="#">Rule 940, § 6. G. 3.</a>	Specify the issue age range of the forms and whether premiums are on an issue age, attained age, or other basis.	Location, page: <a href="#">Actuarial Memo, page 6</a>
	<b>10. Average Premium and Pre- and Post- Rate Change Monthly Premiums:</b>	<a href="#">Rule 940, § 6. G. 4.</a>	Display the average annual premium per individual policy for both Maine and all states in which the forms are or were sold. If a rate adjustment is proposed, <i>the filing must disclose the average percentage increase a policyholder will experience as well as the largest percentage increase that any in-force policy will receive.</i> The average increase must be determined by comparing the aggregate premium before and after the increase (assuming no lapses) for all policies affected by the rate adjustment. The maximum increase is the largest increase for an in-force policy, including changes due to trend, aging, and changes in demographic, area, and/or tobacco rating factors, but not including changes due to the policyholder's aging or moving to a different area.	Location, page: <a href="#">Actuarial Memo, page 6</a>
	<b>11. Medical Trend Assumptions:</b>	<a href="#">Rule 940, § 6. G. 5</a>	Provide the medical trend used <i>and the assumptions used to calculate the trend.</i>	Location, page: <a href="#">Actuarial Memo, page 3 &amp; page 4</a>
	<b>12. Maine Experience (Past and Future Anticipated):</b>	<a href="#">Rule 940, § 6. G. 6.</a>	Carriers shall consider experience solely within the State of Maine in developing rates using the single risk pool for all non-grandfathered plans as required by the federal Affordable Care Act (ACA). However, if there is insufficient experience within Maine upon which a rate can be based, the carrier may use nationwide experience using the single risk pool as required	Location, page: <a href="#">n/a</a>

			<p>by the ACA. In considering experience outside the State of Maine, as much weight as possible must be given to Maine experience to the extent it is credible. If nationwide experience is used, premiums must be adjusted to the Maine rate level and, where appropriate, claims must be adjusted to Maine utilization and price levels. If premiums incorporate area factors that adjust for variations in utilization and price levels such that adjusting experience to Maine levels would result in the same percentage adjustment to both premiums and claims, then neither adjustment need be made. The carrier in its rate filing shall expressly show what geographic experience it is using. Experience from inception for each calendar year and, where appropriate, each policy year must be displayed, including the following information:</p> <ol style="list-style-type: none"> <li>(1) Year</li> <li>(2) Collected premium</li> <li>(3) Earned premium</li> <li>(4) Paid claims</li> <li>(5) Paid loss ratio</li> <li>(6) Change in claim liability and reserve</li> <li>(7) Incurred claims</li> <li>(8) Incurred loss ratio</li> <li>(9) Expected incurred claims</li> <li>(10) Actual-to-expected claims</li> <li>(11) Active Life Reserves</li> </ol> <p>For future years, columns (3), (7), and (8) must be displayed. For periods where the actual claim runoff is complete, that data must be displayed to replace (6).</p> <p><b>Past experience must be presented on both an actual basis and a constant premium rate basis.</b></p>	
	<b>13. National Experience:</b>	<a href="#">Rule 940, § 6. G. 7.</a>	If national experience is considered in developing the rates, provide the same data as for “D. 13,” above, for all states in which the forms are or were sold.	Location, page: <u>n/a</u>
	<b>14. History of Rate Adjustments:</b>	<a href="#">Rule 940, § 6. G. 8.</a>	List the implementation dates and average percentage rate adjustments for all forms both nationwide and in Maine since inception of the policy form.	Location, page: <u>Actuarial Memo, page 6</u>
	<b>15. Renewability Clause:</b>	<a href="#">Rule 940, § 6. G. 9.</a>	<b>Individual health plans are guaranteed issue and guaranteed renewal, pursuant to <a href="#">Title 24-A, §2850-B, 3.</a></b>	
	<b>16. Minimum Pure Loss Ratio:</b>	<a href="#">Rule 940, § 6. G. 10.</a> & <a href="#">Rule 940, § 8. A.;</a> See <a href="#">Title 24-A, § 2736-C. 5.</a>	<p>State the minimum pure loss ratio determined according to Section 7, 8 or 9 as applicable and the anticipated future and lifetime pure loss ratios.</p> <p>Policies issued before December 1, 1993, are subject to the loss ratio standards of <a href="#">Rule 940, § 7. A. &amp; B.</a></p>	Location, page: <u>Actuarial Memo, page 6</u>



	17. Rating Attributes:	<a href="#">Rule 940, § 6. G. 11.</a>	State all the attributes upon which the premium rates vary. If the forms are area-rated, a complete table of area factors for all states must be included. See <a href="#">Title 24-A, §2736-C, 2. A.-F.</a> Discuss the impact of any changes in geographic factors within Maine.	Location, page: <a href="#">Actuarial Memo, page 6 &amp; Exhibit II</a>
	18. Marketing Method:	<a href="#">Rule 940, § 6. G. 12.</a>	Provide a brief description of the market and the marketing method. Specify which plans will be sold on and off the Exchange.	Location, page: <a href="#">n/a</a>
	19. Medical Underwriting and other Rating Practices:	<a href="#">Title 24-A, §2736-C, 2.B., 2.C, &amp; 2.D.</a>	<b>Prohibited: A carrier may not medically underwrite and/or vary the premium rate due to the gender, health status, claims experience, or policy duration of the individual.</b> Please include statement of compliance with this requirement in the actuarial memorandum.  See § D.27, below.	Location, page: <a href="#">n/a</a>
	20. Active Life Reserves	<a href="#">Rule 940, § 6. G. 14.</a>	If applicable, the filing must state whether the policy includes active life reserves and describe the basis for these reserves.	Location, page: <a href="#">n/a</a>
	21. Actuarial Certification, <i>non-HMO</i> Rate Filings:	<a href="#">Rule 940, § 6. G. 15.</a>	Include a certification by a qualified actuary that to the best of the actuary's knowledge and judgment the entire rate filing is in compliance with the applicable laws of the State of Maine and with the rules of the Bureau of Insurance. "Qualified actuary," as used herein, means a member in good standing of the American Academy of Actuaries.	Location, page: <a href="#">Actuarial Memo, page 6 &amp; page 7</a>
	22. Actuarial Certification, <i>HMO</i> Rate Filings:	<a href="#">Rule 940, § 10.</a>	HMO rate filings must include a certification by a qualified actuary that the rates are not excessive, inadequate, or unfairly discriminatory, along with adequate supporting information. "Qualified actuary," as used herein, means a member in good standing of the American Academy of Actuaries.	Location, page: <a href="#">Actuarial Memo, page 6 &amp; page 7</a>
	23. Rate Revisions, Combination of Forms:	<a href="#">Rule 940, § 7. C. 2.</a>	When a block of business in force under a grandfathered form no longer being sold has declined to a size such that the number of actual claims nationally in a twelve month period is less than two hundred, then the business under such form must be combined with other grandfathered or non-grandfathered blocks of business in the same class, which are on a consistent rate basis, for purposes of rating and monitoring the grandfathered plan. The Superintendent may approve exceptions to this requirement if the enrollees are permitted to change to a new form and the superintendent determines that the change would be in the best interest of the enrollees.	
	24. Minimum Required Loss Ratio	<a href="#">Rule 940, § 8. A.</a>	As applicable, state the minimum required loss ratio for the forms as defined in Section 2736-C. Policies issued before 12/1/93 are subject to the loss ratio standards of Rule 940, Section 7.	Location, page, if applicable: <a href="#">n/a</a>
	25. Rate/Benefit Relationships:	<a href="#">Rule 940, § 8. B.</a>	Unless the Superintendent grants an exception in accordance with this subsection, rates for different benefit plans that vary based on benefit differences may not exceed the maximum possible difference in benefits. For example, the difference in annual premium between a plan with a \$250	Location, page, if applicable: <a href="#">Exhibit III</a>

			<p>deductible and an otherwise identical plan with a \$500 deductible may not exceed \$250 unless an exception is granted. The Superintendent will grant exceptions based on the following criteria and conditions:</p> <p>A. The rate differential between plans must be justified based on actual or reasonably anticipated differences in utilization that are independent of differences in health status or demographics. Generally, some of the difference in utilization between richer and leaner benefit plans is due to self-selection (based on health status or demographics) by those choosing one plan over the other, while some of the difference is due to the incentives associated with different cost-sharing levels. While it may not be possible to definitively determine how much of the difference in utilization is related to health status and demographics, the carrier must make a good faith effort to make this distinction.</p> <p>B. In cases where approved rate differences do exceed the maximum possible differences in benefits, it must be clearly disclosed to prospective policyholders and renewing policyholders. A copy of the disclosure to be used and a description of when and how it will be distributed must accompany the proposed rate filing.</p>	
	<b>26. Index Rate, Formulas, and Factors:</b>	<a href="#">Rule 940, § 8. C. &amp; Title 24-A 2736-C, 2. A.</a>	The filing must include the index rate for non-grandfathered plans and any formulas or factors used to adjust that rate, including actuarial value and cost sharing, provider networks, benefits in addition to the Essential Health Benefits (EHB), and with respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans. Index rate adjustments for any benefits in addition to EHB must be consistent for all products with same additional benefits. Please include a statement of compliance with this requirement in the actuarial memorandum.	Location, page: <a href="#">n/a</a>
	<b>27. Modification of Rates</b>	<a href="#">Rule 940, § 8. E.</a> 45 CFR 156.80(d)	Provide a full explanation of how rates were modified to reflect the reinsurance pursuant to 24-A MRSA Chapter 54-A and/or the ACA, risk adjustment under the ACA and risk corridors under the ACA.	Location, page: <a href="#">n/a</a>
	<b>28. Savings Offset or Access Payments:</b>	<a href="#">Title 24-A, § 6917</a>	For purposes of loss ratio calculations, any savings offset payments or access payments paid or anticipated to be paid pursuant to Title 24-A. §6913 or §6917 must be treated as incurred claims.	
	<b>29. Notice to Policyholders:</b>	<a href="#">Rule 940, § 8. G.</a>	The filing must include a copy of the form letter to be used to notify policyholders of a rate increase, as required by <a href="#">Title 24-A, § 2735-A, 1. &amp; 1. A.</a> , and the date on which the notices were sent. If the letters have not yet been sent, state the date they are intended to be sent and provide written confirmation to the Bureau when the notices have been sent. Except as otherwise provided in 24-A MRSA, section 2736-C, subsection 2-B, the notice must also inform policyholders of their right to request a hearing when required pursuant to <a href="#">Title 24-A, § 229</a> . The notice must show the proposed rate, and unless otherwise provided in 24-A MRSA, section 2736-C,	Location, page: <a href="#">Member Letter</a>

			subsection 2-B, state when the rate is subject to regulatory approval. See <a href="#">Bulletin 311</a> for suggested language.	
E.	<b>1. Guaranteed Loss Ratio Option</b>	<a href="#">Rule 940, § 8. H.</a>	Specify if the carrier has elected the guaranteed loss ratio option and if so include the additional items required by Section 5 and Subsection B(2), C and G of the rule. The filing must state the anticipated average number of members during the period for which the rates will be in effect and the basis for the estimate.	<i>Location, page:</i> <a href="#">Actuarial Memo, page 6</a>
	<b>2. Prior Approval</b>	<a href="#">Rule 940, § 8. H. 5.</a>	If the filing does not require prior approval, it must include the following in addition to the items required by Rule 940, Section 5 and Section 8, Subsections B(2), C and G: a. The average annual premium per policy; b. If a rate adjustment is proposed, the average percentage changes. c. If a rate adjustment is proposed, the largest percentage increase, meaning the largest increase for an in-force policy, including changes due to trend and changes in rating factors, but ignoring changes in the policyholder's age; d. A demonstration that the rate revision is not subject to review pursuant to the ACA; and e. A demonstration of compliance with Rule 940, Section 8, Subsection B.	<i>Location, page:</i> <a href="#">n/a – Requires Prior Approval</a>
	<b>3. Special Requirements for Large Blocks:</b>	<a href="#">Rule 940, § 11.</a>	In addition to the requirements of <a href="#">Rule 940, § 5</a> , and, to the extent applicable, <a href="#">§ 6, § 7, and § 8</a> , a rate filing or a group of related rate filings for individual policies or contracts covering or expected to cover more than two thousand (2,000) Maine residents is subject to the following: A. Expenses: Include a description of any expense assumptions used, including, for example, per policy and percentage of premium expense for acquisition, maintenance and commissions. B. Investment income: Include an estimate of investment income attributable to the affected policies and how it is reflected in the rates.	<i>Location, page, if applicable:</i> <a href="#">n/a</a>
	<b>4. Review Pursuant to the ACA</b>	<a href="#">Rule 940, § 12.</a>	All rate filings that would result in a rate increase must include the Federal Part I Unified Rate Review Template and Federal Part III Actuarial Memorandum. Filings that have been identified as “potentially unreasonable” in accordance with the ACA must also include Federal Part II written description of the rate increase.	<i>Location, page:</i> <a href="#">n/a</a>
	<b>5. Actuarial Value of Plans</b>	ACA 1302(d)- plans must provide benefits with AVs of 60, 70, 80, or 90 percent.	All rate filings should include the calculated numerical output of the AV calculator, the metal level designation, and the AV inputs used and the document and pages numbers where these can be found in the form filing. If the plan design does not fit into the AV Calculator, carriers must submit an actuarial certification, a detailed description of the alternative methodology used, the calculated actuarial value, and the metal level designation.	<i>Location, page:</i> <a href="#">n/a</a>

	<b>6. Actuarially Equivalent Substitutions</b>	Proposed 45 CFR 156.115(b)- Substitution of benefits	Certify substantially similar to the required EHB benefits.	Location, page: <u><a href="#">n/a</a></u>
	<b>7. Plans In the Single Risk Pool</b>	<u><a href="#">Rule 940, § 12.</a></u> Pursuant to section 1312(c) of the ACA	Please list all the plans used as experience in the single risk pool.	Location, page: <u><a href="#">n/a</a></u>
	<b>Completed by:</b>	Zachary Fohl	Date:8/28/2014	Rev. 2/14/2013

<Date>

<Name>

<Address>

<Address>

<City, State ZIP>

## Important information about your health plan premium

Dear <Name>:

We want to let you know that the monthly premium for your health plan will be changing soon. We recently submitted a rate filing to the Maine Bureau of Insurance. If approved, the amount you pay each month for your plan will change, beginning with your premium for January 2015. The average proposed increase is about 19.6%, but the actual amount of your new premium will depend on your age and product option.

### Along with this letter, you'll find a sheet that lists the premium amounts we've proposed.

To find your proposed new premium, look for your plan name, contract type and deductible amount. If the Maine Bureau of Insurance approves our request, this change will apply to your premium for January 2015. You will receive another notice prior to that change.

### Why are rates changing?

The cost of medical services continues to go up. This includes:

- Rising medical and drug costs for all members covered under your plan
- Costly advances in medical technology

The proposed rates also reflect certain changes that are required under the Affordable Care Act, or health care reform, beginning January 1, 2014. These changes include new taxes and fees that will apply to all health insurance plans beginning January 1, 2014.

In addition, several other factors can affect your specific premium. These factors include:

- Your age
- The type of health plan you have

### What are we doing to keep costs down?

- Promoting quality care through innovative programs with doctors and hospitals.
- Developing new product options with more choices.
- Offering more tools and resources at [anthem.com](http://anthem.com) to help you manage your health and out-of-pocket costs.

### Version to be used if there is a hearing:

The Maine Bureau of Insurance will hold a public hearing on our request on \_\_\_\_\_, 2014 at \_\_\_\_ A.M./P.M. at \_\_\_\_\_.

The hearing is an opportunity for you to give feedback directly to the Superintendent of Insurance as he considers our request. The hearing will be handicap accessible. Individuals needing assistance for effective communication at the hearing should call Elena Crowley at the Maine Bureau of Insurance, at 1-207-624-8421 (TTY for hearing impaired: please call Maine relay 711), sufficiently in advance of the hearing so that appropriate arrangements can be made.

If you would like to provide written comments to the Superintendent, please note on your comments that they are for consideration by the Superintendent in Docket No. INS-14-\_\_\_\_. You may provide written comments at or before the hearing by mailing them to the attention of Elena Crowley on behalf of the Superintendent, Docket No. INS-14-\_\_\_\_, Bureau of Insurance, 34 State House Station, Augusta, ME 04333-0034; or emailing them to Elena Crowley on behalf of the Superintendent at [Elena.I.Crowley@maine.gov](mailto:Elena.I.Crowley@maine.gov). You may also deliver them by hand before the hearing to the Maine Bureau of Insurance at 76 Northern Avenue, Gardiner, ME.

**Version to be used if there is not a hearing**

The proposed increase is subject to approval by Maine's Superintendent of Insurance. Pursuant to Title 24-A M.R.S.A. § 229, you have a right to request that the Superintendent hold a public hearing on the proposed increase by writing, within 30 days after the date you receive this notice, to the attention of Elena Crowley on behalf of the Superintendent, Docket No. INS-14-\_\_\_\_, Bureau of Insurance, 34 State House Station, Augusta, ME 04333-0034; or emailing them to Elena Crowley on behalf of the Superintendent at [Elena.I.Crowley@maine.gov](mailto:Elena.I.Crowley@maine.gov). Your request should state your reasons for requesting a hearing. Alternatively, you can provide written comments to the Superintendent by writing to the same address. Maine law does not require the Superintendent to hold a hearing. Maine law requires the Superintendent to allow the increase if it is found not to be excessive, inadequate or unfairly discriminatory. These standards apply regardless of whether a public hearing is held.

**You may want to look at other options.**

The Health Insurance Marketplace offers additional options for buying Anthem health insurance plans.

- You'll be able to see the plans that will be offered, including the premiums, deductibles, and co-payment costs, and determine whether you may qualify for help to lower those costs.
- You can also see whether you're eligible for a government subsidy to help you pay for your health plan.
- You may find your premiums for these new plans will be lower due to a tax credit (subsidy) through the Marketplace, if you are eligible.
- You can purchase a new plan November 15, 2014 – February 15, 2015 at [www.healthcare.gov](http://www.healthcare.gov).

You can also talk to your insurance producer about other plans.

During Open Enrollment you can go to [changemycoverage.com](http://changemycoverage.com) to find an Anthem plan that's right for you.

Because your current plan/policy is not subject to some of the requirements of the Affordable Care Act you should consider all of your options carefully before making any changes to your plan. If you change plans, it cannot be reversed, and you cannot go back to your old plan.

**We're here to help.**

If you have any questions about this letter or want to learn about other plans you can choose, please call us at the number on the back of your ID card.

Thanks for being an Anthem member. We appreciate the opportunity to serve you.

Wishing you the best of health,



Eric Jermyn  
Director of Sales

Enclosure



August 28, 2014

Mary M. Hooper, ASA, MAAA  
Life and Health Division  
Department of Professional and Financial Regulation  
Bureau of Insurance  
34 State House Station  
Augusta, Maine 04333-0034

**RE: Anthem Blue Cross and Blue Shield Individual Rates Effective 1/1/2015**

Dear Ms. Hooper:

Enclosed for filing, please find a rate filing pursuant to 24-A MRSA §2736 for Anthem's legacy block of individual business, presented on a combined basis for grandfathered and non-grandfathered policies.

This filing contains:

1. Information Required by Rule Chapter 940
2. Statement of Qualified Actuary
3. Supporting Exhibits
4. Rate Schedules

Thank you for your attention to this filing. If you have any questions regarding this matter, please feel free to contact me directly at (203) 200-8501 or [michael.bears@anthem.com](mailto:michael.bears@anthem.com).

Sincerely,

Michael Bears  
Regional Vice President, Actuary III  
203 200 8501

# **INDIVIDUAL HEALTH RATE FILING**

**HealthChoice, HealthChoice Standard & Basic, HealthChoice HDHP, HMO Standard and Basic, and Lumenos**

**Effective January 1, 2015**

**Rule Chapter 940 Requirements**

## **Carrier Information**

Anthem Blue Cross and Blue Shield  
2 Gannett Drive  
South Portland, Maine 04106-6911

## **Submitted By**

Michael Bears  
Regional Vice President, Actuary III  
203-200-8501  
Michael.Bears@Anthem.com

## **Scope and Purpose of Filing**

This filing contains a January 1, 2015 premium revision to our legacy Anthem Blue Cross and Blue Shield (Anthem) Individual products; that is, those individual products purchased by members before January 1, 2014. This filing is intended to demonstrate compliance with 24-A M.R.S.A. §2736-C and any other applicable statutes and regulations. It is not intended for use for any other purpose.

As discussed in more detail below, the average rate increase for the combined legacy products is 19.60%. This rate revision is being filed primarily to adjust for (i) member migration between legacy and 2014 ACA products, as observed during the first ACA open enrollment period; (ii) an increase to the federal insurer fee; and (iii) claim cost trend, with a small adjustment for emerging and high cost Hepatitis C pharmaceuticals. The effect of each is discussed in turn.

## **Member Migration Between ACA and Legacy Individual Products**

Last year, in filing rates for both our 2014 ACA and 2014 legacy products, we were confronted with forecasting who will remain on legacy plans and who will migrate to an ACA plan – and then determining the associated impact to the morbidity of our risk pools. This forecast was complicated by many new and moving parts, such as (i) who would qualify for subsidies without the benefit of detailed income data), (ii) changes to network offerings that provided lower cost options to consumers, (iii) new market entrants with new products, rates, and an unknown level of market acceptance/uptake, (iv) newly operational exchanges, and (v) new ACA product choices with benefit structures that differ from the pre-2014 offerings. Attempts to model member movement through this complex environment of choice resulted in uncertainty surrounding the extent of migration between legacy and ACA products and, further, whether those migrating members would on average be more or less healthy than those who remained. Therefore, we opted to leave the ACA and Legacy blocks at status quo morbidity levels, neither increasing nor decreasing our morbidity assumption on either risk pool.

Since that time, the individual insurance market completed an extended open enrollment period for ACA policies, and we witnessed the risk movement that can occur when our customers are faced with such



choices. The pattern of risk migration is now very clear on our legacy business. Higher risk individuals are remaining on legacy products, especially Grandfathered members. In total, from December 2013 to May 2014, our demographic-adjusted prospective risk score -- meant to represent risk beyond that which is age-related -- rose by 4.9% and then remained essentially static from May to June. This clearly aligns with the beginning and ending of the ACA open enrollment period. During the ACA open enrollment period, our Grandfathered risk level increased 7.6% whereas the Non-Grandfathered risk level increased 1.4%.

Further, based on lapse patterns, our Grandfathered business became more prevalent within our business, rising from 43% to 49% of the combined legacy block, further shifting our legacy block toward higher risk members. Note that this only reflects risk movement through the end of the 2014 open enrollment period. Given that Anthem's ACA product premiums for 2015 are reducing and the legacy block premiums will be higher, we expect a similar migration during the 2015 open enrollment.

Collectively, these dynamics result in a morbidity increase of 8.72% in our current rate projection, a good portion of which (3.6%) is based on actual risk change already observed through June. This adjustment could actually be increased by approximately 0.50% if we reflected more fully a continued shift to Grandfathered business over time. Importantly, unlike ACA plans, no risk mitigation programs (e.g., reinsurance, risk adjustment) apply to this block of business to address these morbidity changes.

It is important to recognize that our approach to legacy risk turnover is *balanced* with our ACA rate actions, much as we sought to do in our 2014 rates. While the risk level is rising on our legacy block, we made a corresponding *reduction* to our ACA rates by removing higher risk GF claims from our base data, which had the effect of reducing rates for our ACA products. This is offset slightly by an upward adjustment based on Grandfathered members migrating to ACA products.

### **Increased Federal Insurer Fee**

The Affordable Care Act includes a provision that levies a fee on companies that insure health insurance risk: \$8 billion dollars in 2014 and \$11.3 billion in 2015. This fee helps fund subsidies for lower income purchasers and is not deductible from insurers' federal taxes. Whereas the insurer fee was 2.46% of our 2014 premium, it is 3.48% of our 2015 rates. This expectation essentially tracks the insurer fee cost increase noted above.

### **Trend**

To determine the appropriate claim cost trend for the rating period, Anthem is using a regression analysis methodology that has been approved previously by the Superintendent. The regression-based methodology employed here is a well-established statistical approach for determining trend in time series data (in this case, the monthly allowed claim data). Seasonal, benefit, aging and large claims adjustments are made in separate steps prior to performing the regression analysis which yields the best fitting trend line to the data in a process that minimizes the sum of squared errors. Trend was derived from the normalized allowed claims regression over two 25-month periods. The trend line generated from this approach represents a long-term underlying trend and is not prone to as much of the short-term volatility often found in a small block.

A significant benefit of the trend methodology is that it takes into account the cyclical pattern of our claims trend which is exhibited in our historical experience over multi-year periods. The analysis is based on allowed cost data (total amount reimbursed prior to member cost sharing) to account for changes in the average level of cost sharing over time. Anthem relies on allowed cost data because, as

the average level of cost sharing increases over time, observed paid claims cost trends can be lower than the underlying claim trends and the impact of leveraging on the observed paid claims trend can be masked by changes in the average level of cost sharing. Moreover, with inconsistent changes in average member cost sharing, the leveraging impact can have a significant effect on the trend in observed benefit payments. Our trend development removes this potential bias and, instead, includes a separate explicit adjustment for leveraging.

Claims trend has been applied to the twelve month claim base and trended forward for twenty months in order to estimate claims for the pricing period of twelve months ending December 31, 2015. The underlying claims cost trend is based on a regression methodology utilizing allowed claims cost adjusted (or normalized) for the impacts of large claims, benefit changes, aging and seasonality. The normalized allowed trend is 3.9%. The impact of leveraging is then added to the underlying trend which results in a 4.7% claims cost trend. A graph supporting the projected claim trend is included in Exhibit VIII.

We have also included a 0.34% adjustment to trend to cover high cost drug treatments for Hepatitis C (“HepC”), such as Sovaldi. As coverage for HepC is new, claims associated with these drug treatments are not reflected in our historical data. Having the ability to eradicate HepC will prevent liver disease and death in the coming decades, especially when these treatments are coupled with a push for expanded diagnosis from the Centers For Disease Control (CDC). However, these treatment advances are tremendously expensive, with Sovaldi costing \$1,000 per day, and broader population testing for HepC is just beginning. Moreover, the launch of Ledipasvir later this year is expected to expand utilization further. Ledipasvir is a new HepC companion drug that eliminates the need for simultaneous administration of Interferon, a drug with strong side effects. Most HepC infected patients are awaiting this easier regimen before undergoing treatment, and this fact will expand the patient set seeking HepC treatment in 2015.

Therefore, this small item, combined with the regression result, yields a total annual trend of 5.1%.

### **Benefit Changes**

Several new mandates were priced into the rates:

- Autism Age Expansion
- Orally Administered Cancer Therapy
- Human Leukocyte Antigen testing
- Mental Health Parity

Collectively these new mandates were valued at \$0.52 PMPM.

### **Description of Benefits**

HealthChoice is an individual PPO product with deductibles ranging from \$150 – \$15,000. For deductibles of \$150 – \$2,000 and \$4,000, coinsurance applies up to an annual out-of-pocket maximum. A preventive care and supplemental accident amendment is available with the deductible options of \$2,250, \$5,000, \$10,000, and \$15,000. An additional optional amendment may be elected to cover listed mental illnesses at the benefit level provided for medical treatment for physical illnesses.

HealthChoice Standard & Basic are the statutory individual products that were required to be offered by any carrier that offers individual PPO products. Deductibles of \$250, \$500, \$1,000 and \$1,500 are available for each product consistent with Rule Chapter 750 requirements. An optional amendment may be elected to cover listed mental illnesses at the benefit level provided for medical treatment for physical illnesses.

HealthChoice HDHP is an HSA compatible plan that has deductibles of \$2,600 or \$5,000. After the deductible, most services are covered at 100%. The HealthChoice HDHP plan options were closed to new entrants when the Lumenos products were launched. HealthChoice HDHP policyholders were allowed to purchase an amendment to cover preventive benefits at 100% before the deductible. Without the preventive amendment, preventive services were only covered for children and were subject to the deductible.

HMO Standard and Basic are the statutory individual products that were required to be offered by any carrier that offers a Group HMO product.

Lumenos Consumer Directed Health Plans are five individual PPO products with three distinct health care account funding options. There are two plans that qualify to be offered along with a Health Savings Account (HSA) which is funded by the policyholder. There is one plan that offers a Health Incentive Account (HIA) which is funded by policyholders by earning financial rewards for participating in various health management tools. There are two plans that offer a Health Incentive Account Plus (HIA Plus) which is funded with both an HIA and a contribution to a fund through Anthem. Lumenos deductibles range from \$2,500 to \$10,000. Coinsurance applies to out-of-network services only up to an annual out-of-pocket maximum; in-network services are covered in full after satisfying the deductible. Preventive care, as defined in the contract, is covered 100% under all Lumenos plan designs.

For “non-grandfathered” policyholders that purchased coverage after March 23, 2010 or otherwise severed their “grandfathered” status under the ACA<sup>1</sup>, Anthem requires an ACA rider. The ACA rider provides compliant benefit coverage including preventive benefits in full before the deductible, expanded dependent eligibility, removal of the annual maximums for essential benefits and removal of any lifetime maximums. The benefit summaries and proposed premium rate sheets included in this rate application contain details related to the ACA provisions.

The HealthChoice, HealthChoice Standard and Basic, HealthChoice HDHP, HMO Standard and Basic, and Lumenos plans were closed to new entrants on June 30, 2012 (some options were previously closed) and became Anthem’s closed block on July 1, 2012. Anthem will still renew existing business on these products. In the balance of this memo we will refer to these products as the Legacy block.

Anthem’s HealthChoice HSA \$5,000 with mental health benefits was opened after July 1, 2012, constituting part of the open block, and was closed on December 31, 2012. Going forward it will be considered part of the Legacy block.

HealthChoice Plus is an individual non-grandfathered PPO product with deductibles ranging from \$2,000 – \$12,000. Coinsurance applies up to an annual out-of-pocket maximum, 30% in network for deductibles \$2,000 – \$7,500 and 20% in network for the \$12,000 deductible. HealthChoice Plus was launched July 1, 2012, constituting part of the open block, and was closed on December 31, 2013. Going forward it will be considered part of the Legacy block.

### **In Force Business**

Total in force enrollment for the individual legacy block is approximately 7108 contracts as of April 2014 with an annualized premium of approximately \$57.1 million for 2013.

---

<sup>1</sup> See ACA regulations and information available thru Health and Human Services for additional detail.

### **Proposed Effective Date**

These proposed rates are intended to become effective on January 1, 2015.

### **Average Annual Premium**

The following table shows the average annual premium per contract based on current rates and with the proposed rate revision based on the rating period distribution of contracts in Anthem's individual legacy block.

	<u>All Plans</u>
Before rate revision	\$7225
After rate revision	\$8641

### **Premium Changes**

The average premium increase proposed is 19.60%. Additional support can be found in exhibit V. The largest rate change is on the HMO plans at 21.3%. The minimum rate increase is 18.2% on the HealthChoice HDHP plans. Based on the requirements of Rule 940 and prior order of the Superintendent regarding those requirements, the minimum rate increase is 0.0% on the Standard and Basic plans.

### **History of Rate Adjustments**

Anthem's Maine Individual rates have been adjusted in the past as follows:

Feb 2014: 12.6% overall  
July 2013: 2.4% overall  
July 2012: 1.7% overall  
July 2011: 5.2% overall

### **Rule 940, Subsection 8B**

Rule Chapter 940, Subsection 8B requires that products cannot vary in premium more than the maximum possible difference in benefits. Compliance is demonstrated in Exhibit III.

### **Minimum Loss Ratio**

Anthem has maintained a loss ratio above the federal and state mandated minimums and anticipates continued compliance should rates be implemented as filed. If rates are approved as filed Anthem's projected loss ratio will be 85.08%.

### **Rating Factors**

The factors used to derive the final premium rates are shown in Exhibit II.

### **Attained Age**

Rates contained within this filing are rated by attained age. Subscriber age as of the effective date of these rates will be used to rate the contract.

### **Expenses**

The cost to administer the legacy business has risen dramatically since implementation of the ACA both

because membership continues to decline and because separate systems must be maintained for the legacy and ACA business. The decline in membership causes increased PMPM expenses because administrative expenses include both variable costs, which rise or fall with membership counts, and fixed expenses, which are unaffected by membership. Customer service and operational expenses likewise have increased as members require more customer service resources both to explain the changing environment and assist with information about different product offerings. New systems were developed to manage the ACA business, but the systems used to manage the legacy business must be fully maintained, despite the reduction in the size of the legacy block of business. The combination of these circumstances – increased costs and shrinking membership – has resulted in actual administrative expenses of over \$28 PMPM so far in 2014.

For two reasons, Anthem has determined to include in the proposed rates only \$25.00 PMPM for administrative expenses. First, while Anthem is confident that the cost to administer the legacy plans in 2015 will be materially higher, given that we remain in a period of transition to the ACA, it is as yet unclear whether the increased administrative expenses will be sustained over the longer term. Second, Anthem is mindful of the impact of rate increases on its members and, if the higher administrative expenses will indeed continue going forward, Anthem believes it more appropriate to transition members to this higher level over a period of time, rather than include the full costs immediately.

Anthem continues to make every effort to administer the legacy products as efficiently as possible and will continue to monitor these expenses closely going forward to determine whether the observed increase expenses will subside.

#### **Investment Income**

Investment income is not explicitly reflected in the rate, as is typical for the types of policies contained within this rate filing.

#### **Profit and Risk**

Consistent with other approved rate filings, Anthem has included a 3% pre-tax/2% after-tax margin to cover risk and provide for a reasonable return.

While the margin is reasonable on its face, the risk for this block of business is increased going forward because of a shrinking set of membership under volatile circumstances of anti-selection between the legacy and ACA marketplace. This risk is exacerbated because, unlike ACA products and prior legacy products, no risk mitigation programs apply – be that a legacy reinsurance program such as MGARA or any new risk mitigation programs under the ACA. By way of example, Anthem currently estimates a loss of \$3.1 million on the legacy products for 2014. While Anthem is not in this rate filing attempting to recoup these 2014 losses, those losses further support the risks Anthem has identified are actually occurring in the market. Despite these incremental risks, we have not increased our profit and risk charge from that of past filings.

#### **Rate Filing Checklist**

The completed checklist is included as an attachment to this filing.

#### **Notice to Policyholders**

Notice of the rate revision will be mailed approximately September 5, 2014. Written confirmation of the notice will be provided to the Bureau of Insurance when the notices have been sent. A copy of the letter is included with this filing.

### **Additional Exhibits**

Anthem is including exhibits beyond those required by Rule Chapter 940 to proactively provide the Bureau with data that was requested during the Bureau's review of Anthem's prior rate filings.

### **Statement of Qualified Actuary**

I, Michael Bears, am a Regional Vice President and Actuary for Anthem Health Plans. I am a member of the American Academy of Actuaries and a Fellow of the Society of Actuaries. I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion herein. I certify that to the best of my knowledge and judgment that the enclosed rate filing is in compliance with the applicable laws, regulations and bulletins of the State of Maine and is in accordance with generally accepted actuarial principles. In my opinion, these rates are not excessive, inadequate, or unfairly discriminatory, subject to the provisos in the administrative expense section of this memorandum. My determination was based on information provided by other employees of Anthem Health Plans, and my own analysis.

The purpose of this filing is to demonstrate compliance with 24-A M.R.S.A. §2736, and any other applicable statutes. This rate filing is not intended to be used for other purposes.

A handwritten signature in black ink, appearing to read 'MB', with a long horizontal flourish extending to the right.

Michael Bears, FSA, MAAA  
Regional Vice President and Actuary III  
Anthem Blue Cross and Blue Shield

**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**

Exhibit I: Derivation of Required Premium Adjustments

Experience Period:	5/1/2013-4/30/2014 with runout through 5/31/2014
Rate being developed for:	IND
Rate Buildup Method:	Method 1 All Individual
Starting Data / Legal Entity:	Legacy
Experience period avg. mbrs.	16,721
Paid Claims PMPM	\$300.70
Claims in Excess of \$75k PMPM	\$22.87
Paid claims PMPM (excl. LC)	<b>\$277.83</b>
Normalize to new rating period	
Age/Gender	1.0000
Area/Network	1.0000
Benefit plan	1.0068
Normalized paid claims	<b>\$279.72</b>
Benefit changes	
Change 1	1.0000
Change 2	1.0000
Change 3	1.0000
Morbidity changes	
Change 1	1.0872
Change 2	1.0000
Change 3	1.0000
Cost of care impacts	
Medical trend	1.0796
Hep C Impact	1.0057
Impact 3	1.0000
Rx rebates	(\$3.50)
Excess Claims	1.0659
LC Leveraging	1.0107
Subtotal	<b>\$352.24</b>
Mandated benefit change	\$0.52
Healthcare management	\$3.47
Miscellaneous	\$0.00
Claims projected to new period	<b>\$356.24</b>
Risk mitigation programs	
Federal reinsurance contribution	\$3.67
Federal reinsurance payment	\$0.00
State-based reinsurance contribution	\$0.00
State-based reinsurance payment	\$0.00
Risk adjusters, net transfer	\$0.00
Claims net of risk mitigation programs	<b>\$359.91</b>
Other expenses	
Selling expense	\$0.48
G&A expense	\$25.00
Vaccine assessment	\$1.59
CER fee	\$0.18
Risk Adj fee	\$0.00
Misc	\$0.00
% of premium loads	
Selling expense	0.00%
Premium tax	2.00%
Insurer fee	3.48%
Exchange fee	0.00%
Profit	3.00%
Required premium in new period	<b>\$423.02</b>
Current premium PMPM	\$351.17
Average rating factors	
Plan	1.0073
Normalized current premium PMPM	\$353.71
Necessary Rate Increase	<b>19.60%</b>
Medical Loss Ratio	85.08%

**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**

Exhibit II.A: Current and Proposed Rating Factors - Closed Block Products

**HealthChoice:**

<u>Age band factors</u>	<u>proposed</u>	<u>current</u>	<u>Contract tiers</u>	<u>proposed</u>	<u>current</u>
<30	0.685	0.685	1 adult	1.000	1.000
30 to 39	0.851	0.851	2 adults	2.000	2.000
40 to 44	1.000	1.000	2 adults & child	2.527	2.527
45 to 49	1.155	1.155	1 adult & child	1.568	1.568
50 to 54	1.387	1.387	1 or more child	0.650	0.650
55 to 59	1.672	1.672			
60 to 64	2.054	2.054			
65+	2.054	2.054			

**HMO:**

<u>Age band factors</u>	<u>proposed</u>	<u>current</u>	<u>Contract tiers</u>	<u>proposed</u>	<u>current</u>
<30	0.685	0.685	1 adult	1.000	1.000
30 to 39	0.851	0.851	2 adults	2.000	2.000
40 to 44	1.000	1.000	2 adults & child	2.650	2.650
45 to 49	1.155	1.155	1 adult & child	1.650	1.650
50 to 54	1.387	1.387	1 or more child	0.650	0.650
55 to 59	1.672	1.672			
60 to 64	2.054	2.054			
65+	2.054	2.054			

**Lumenos:**

<u>Age band factors</u>	<u>proposed</u>	<u>current</u>	<u>Contract tiers</u>	<u>proposed</u>	<u>current</u>
<30	0.685	0.685	1 adult	1.000	1.000
30 to 39	0.851	0.851	2 adults	1.800	1.800
40 to 44	1.000	1.000	2 adults & child	2.527	2.527
45 to 49	1.155	1.155	1 adult & child	1.568	1.568
50 to 54	1.387	1.387	1 or more child	0.650	0.650
55 to 59	1.672	1.672			
60 to 64	2.054	2.054			
65+	2.054	2.054			

**HealthChoice HDHP \$2600:**

<u>Age band factors</u>	<u>proposed</u>	<u>current</u>	<u>Contract tiers</u>	<u>proposed</u>	<u>current</u>
<30	0.685	0.685	1 adult	1.000	1.000
30 to 39	0.851	0.851	2 adults	1.890	1.890
40 to 44	1.000	1.000	2 adults & child	2.620	2.620
45 to 49	1.155	1.155	1 adult & child	1.590	1.590
50 to 54	1.387	1.387	1 or more child	0.650	0.650
55 to 59	1.672	1.672			
60 to 64	2.054	2.054			
65+	2.054	2.054			

**HealthChoice HDHP \$5000:**

<u>Age band factors</u>	<u>proposed</u>	<u>current</u>	<u>Contract tiers</u>	<u>proposed</u>	<u>current</u>
<30	0.685	0.685	1 adult	1.000	1.000
30 to 39	0.851	0.851	2 adults	1.840	1.840
40 to 44	1.000	1.000	2 adults & child	2.550	2.550
45 to 49	1.155	1.155	1 adult & child	1.550	1.550
50 to 54	1.387	1.387	1 or more child	0.650	0.650
55 to 59	1.672	1.672			
60 to 64	2.054	2.054			
65+	2.054	2.054			



**Anthem Blue Cross and Blue Shield**

**Direct Pay Rate Filing - All Products**

**Effective January 1, 2015**

**Exhibit II.B: Current and Proposed Rating Factors - HealthChoice Plus (Closed Block)**

**HealthChoice Plus:**

<u>Age band factors</u>	<u>proposed</u>	<u>current</u>	<u>Contract tiers</u>	<u>proposed</u>	<u>current</u>
<19	0.650	0.650	1 adult	1.000	1.000
19 to 24	0.685	0.685	2 adults	2.000	2.000
25 to 29	0.742	0.742	2 adults & child	2.930	2.930
30 to 34	0.810	0.810	1 adult & child	1.456	1.456
35 to 39	0.891	0.891	1 adult & children	2.099	2.099
40 to 44	1.000	1.000			
45 to 49	1.155	1.155			
50 to 54	1.387	1.387			
55 to 59	1.672	1.672			
60 to 64	2.054	2.054			
65+	2.054	2.054			

**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**

Exhibit III.A: Rule 940 Compliance and Utilization Adjustments - Closed Block Products

<u>Plan Design</u>	<u>Proposed Age 60 to 64 Two Adult Family Effective January 1, 2015</u>	<u>Annual Rule 940 Maximum Allowable Rate Difference</u>	<u>Monthly Rule 940 Maximum Allowable Rate Difference Prior to Utilization Adj.</u>	<u>Proposed Rate Difference Prior to Utilization Adj</u>	<u>Rule 940 Compliant?</u>	<u>Rule 940 Exemption Cost Sharing Based Utilization Adjustment</u>
<b>Non-Mandated Options</b>						
\$150/\$1000	\$3,551.92	\$300.00	\$25.00	\$25.00	Yes	1.0%
\$300/\$1000	\$3,492.51	\$400.00	\$33.33	\$33.33	Yes	1.1%
\$500/\$1000	\$3,422.33	\$500.00	\$41.67	\$41.67	Yes	1.3%
\$750/\$1000	\$3,338.31	\$500.00	\$41.67	\$41.67	Yes	1.1%
\$1000/\$1000	\$3,260.07	\$2,000.00	\$166.67	\$166.67	Yes	3.9%
\$2000/\$1000 compare to \$4000/\$1000	\$2,970.65	\$4,000.00	\$333.33	\$189.88	Yes	5.3%
\$2000/\$1000 compare to \$2,250	\$2,970.65	-\$1,500.00	-\$125.00	-\$125.00	Yes	-2.5%
\$4000/\$1000 compare to \$5,000	\$2,624.62	\$1,600.00	\$133.33	\$133.33	Yes	
\$150/\$1000, \$20,000 MAX	\$2,813.87				Yes	
\$150/\$1000, \$10,000 MAX	\$2,241.38				Yes	
\$2,250	\$3,172.22	\$5,500	\$458.33	\$458.33	Yes	7.5%
<b>\$5,000</b>	<b>\$2,491.29</b>				Yes	
\$10,000	\$1,816.85	-\$10,000	-\$833.33	-\$674.44	Yes	
\$15,000	\$1,119.97	-\$10,000	-\$833.33	-\$696.88	Yes	
		Below: Rule 940 rate differences shown are to the Lumenos HSA \$5000				
Lumenos HIA \$5,000	\$2,245.68	\$0	\$0.00	\$0.00	Yes	
Lumenos HIA+ \$10,000	\$1,584.70	-\$10,000	-\$833.33	-\$687.06	Yes	
Lumenos HIA+ \$5,000	\$2,271.76	\$0	\$0.00	\$0.00	Yes	
Lumenos HSA \$2,500	\$2,658.72	\$5,000	\$416.67	\$416.66	Yes	
Lumenos HSA \$5,000	\$2,242.06	\$0	\$0.00	\$0.00	Yes	
	***Premiums for Lumenos HIA and HIA+ plan designs include the cost of the incentive account.					
HealthChoice HDHP \$2,600	\$1,787.62	\$4,800.00	\$400.00	\$400.00	Yes	
HealthChoice HDHP \$5,000	\$1,387.62				Yes	
HealthChoice HDHP \$2,600 w/MH	\$2,310.75	\$4,800.00	\$400.00	\$400.00	Yes	
HealthChoice HDHP \$5,000 w/MH	\$1,910.75				Yes	
\$2,250 PCSA Rider	\$3,319.57	\$5,500.00	\$458.33	\$447.21	Yes	7.5%
\$5,000 PCSA Rider	\$2,638.64	\$10,000.00	\$833.33	\$592.22	Yes	2.9%
\$10,000 PCSA Rider	\$1,964.20	\$10,000.00	\$833.33	\$687.86	Yes	0.4%
\$15,000 PCSA Rider	\$1,267.32				Yes	
\$2,250 PPACA	\$3,281.90	\$5,500.00	\$458.33	\$450.05	Yes	7.5%
\$5,000 PPACA	\$2,600.97	\$10,000.00	\$833.33	\$593.33	Yes	2.9%
\$10,000 PPACA	\$1,926.53	\$10,000.00	\$833.33	\$688.02	Yes	0.4%
\$15,000 PPACA	\$1,229.65				Yes	
\$2,250 PPACA w/ MH	\$4,224.58	\$5,500.00	\$458.33	\$458.33	Yes	7.5%
\$5,000 PPACA w/ MH	\$3,469.81	\$10,000.00	\$833.33	\$833.33	Yes	2.9%
\$10,000 PPACA w/ MH	\$2,537.41	\$10,000.00	\$833.33	\$833.33	Yes	0.4%
\$15,000 PPACA w/ MH	\$1,693.23				Yes	
<b>Mandated Options</b>						
Standard: \$250/\$1,000	\$3,633.11	\$500.00	\$41.67	\$41.67	Yes	
Standard: \$500/\$1,000	\$3,591.44	\$1,000.00	\$83.33	\$83.33	Yes	
Standard: \$1000/\$1,000	\$3,508.11	\$1,000.00	\$83.33	\$83.33	Yes	
Standard: \$1500/\$1,000	\$3,424.78				Yes	
Basic: \$250/\$1,000	\$3,134.09	\$500.00	\$41.67	\$41.67	Yes	
Basic: \$500/\$1,000	\$3,092.42	\$1,000.00	\$83.33	\$83.33	Yes	
Basic: \$1000/\$1,000	\$3,009.09	\$1,000.00	\$83.33	\$83.33	Yes	
Basic: \$1500/\$1,000	\$2,925.76				Yes	
HMO Mandated Basic	\$7,977.75				Yes	
HMO Mandated Standard	\$9,819.86				Yes	

**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**  
Exhibit III.B: Rule 940 Compliance - HealthChoice Plus

<u>Plan Design</u>	<u>Proposed Age 60 to 64 Two Adult Family Effective January 1, 2015</u>	<u>Annual Rule 940 Maximum Allowable Rate Difference</u>	<u>Monthly Rule 940 Maximum Allowable Rate Difference</u>	<u>Exhibit III Rate Difference Prior to Utilization Adj</u>	<u>Rule 940 Compliant?</u>
HealthChoice Family \$4000/30	\$2,588.47	\$6,000	\$500.00	\$239.31	Yes
HealthChoice Family \$7000/30	\$2,349.16	\$3,000	\$250.00	\$234.24	Yes
HealthChoice Family \$10,000/30	\$2,114.92				Yes
HealthChoice Family \$15,000/30	\$1,745.49	-\$5,000	-\$416.67	-\$369.43	Yes
HealthChoice Family \$24,000/20	\$1,347.90	-\$10,000	-\$833.33	-\$397.59	Yes

**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**  
Exhibit IV: Member Projection by Benefit Option

Plan	Grandfathering Status	Member Months	
		12 Months Ending 3/31/2014	12 Months Ending 12/31/2015
\$150/\$1,000	Grandfathered	1,091	948
\$300/\$1,000	Grandfathered	132	108
\$500/\$1,000	Grandfathered	132	132
\$750/\$1,000	Grandfathered	79	72
\$1000/\$1,000	Grandfathered	85	72
\$2,000/\$1,000	Grandfathered	226	180
\$4,000/\$1,000	Grandfathered	230	216
\$150/\$1,000, \$20,000 MAX	Grandfathered	36	36
\$150/\$1,000, \$10,000 MAX	Grandfathered	33	24
\$2,250	Grandfathered	2,126	1,752
\$5,000	Grandfathered	13,578	9,672
\$10,000	Grandfathered	2,875	2,196
\$15,000	Grandfathered	24,834	17,700
\$2,250 PCSA Rider	Grandfathered	2,725	2,292
\$5,000 PCSA Rider	Grandfathered	11,700	7,920
\$10,000 PCSA Rider	Grandfathered	1,625	1,056
\$15,000 PCSA Rider	Grandfathered	13,047	9,924
\$2,250 PPACA	Non-Grandfathered	4,387	3,000
\$5,000 PPACA	Non-Grandfathered	8,854	5,340
\$10,000 PPACA	Non-Grandfathered	3,770	2,304
\$15,000 PPACA	Non-Grandfathered	26,760	16,308
\$2,250 PPACA w/ MH	Non-Grandfathered	21	12
\$5,000 PPACA w/ MH	Non-Grandfathered	24	-
\$10,000 PPACA w/ MH	Non-Grandfathered	-	-
\$15,000 PPACA w/ MH	Non-Grandfathered	12	12
Lumenos HIA \$5,000	Grandfathered	170	60
Lumenos HIA+ \$10,000	Grandfathered	407	276
Lumenos HIA+ \$5,000	Grandfathered	124	48
Lumenos HSA \$2,500	Grandfathered	3,058	2,484
Lumenos HSA \$5,000	Grandfathered	6,280	4,284
Standard: \$250/\$1,000	Grandfathered	889	792
Standard: \$500/\$1,000	Grandfathered	88	60
Standard: \$1,000/\$1,000	Grandfathered	108	84
Standard: \$1,500/\$1,000	Grandfathered	24	24
Basic: \$250/\$1,000	Grandfathered	256	228
Basic: \$500/\$1,000	Grandfathered	33	24
Basic: \$1,000/\$1,000	Grandfathered	-	-
Basic: \$1,500/\$1,000	Grandfathered	96	96
Standard: \$250/\$1,000 w/MH	Grandfathered	-	-
Standard: \$500/\$1,000 w/MH	Grandfathered	-	-
Standard: \$1,000/\$1,000 w/MH	Grandfathered	-	-
Standard: \$1,500/\$1,000 w/MH	Grandfathered	-	-
Basic: \$250/\$1,000 w/MH	Grandfathered	-	-
Basic: \$500/\$1,000 w/MH	Grandfathered	-	-
Basic: \$1,000/\$1,000 w/MH	Grandfathered	-	-
Basic: \$1,500/\$1,000 w/MH	Grandfathered	-	-
HMO Mandated Basic	Grandfathered	-	-
HMO Mandated Standard	Grandfathered	144	84
HealthChoice HDHP \$2,600	Grandfathered	894	744
HealthChoice HDHP \$5,000	Grandfathered	4,665	3,492
HealthChoice HDHP \$2,600 w/MH	Grandfathered	908	444
HealthChoice HDHP \$5,000 w/MH	Grandfathered	30	30
HealthChoice Plus \$2000/20	Non-Grandfathered	19,382	12,744
HealthChoice Plus \$3500/30	Non-Grandfathered	6,352	4,152
HealthChoice Plus \$5000/30	Non-Grandfathered	9,058	5,856
HealthChoice Plus \$7500/30	Non-Grandfathered	7,448	4,896
HealthChoice Plus \$12,000/20	Non-Grandfathered	21,857	14,052
<b>TOTAL</b>		200,653	136,230

**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**  
Exhibit V: Average Rate Increase Demonstration

Rates 12 Months Prior Age <30						Proposed Rates Age <30					Contract months twelve months ending April 30, 2014				
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults child(ren	one adults child(	child only
											one adult SINGLE	two adults COUPLE	two adults and child(ren) FAMILY	one adult and child(ren) P/CHLD	one or more children child only
\$150/\$1,000	\$404.60	\$809.19	\$1,022.41	\$634.41	\$383.92	\$468.76	\$937.52	\$1,184.56	\$735.01	\$444.81	0	0	0	0	0
\$300/\$1,000	\$397.41	\$794.82	\$1,004.25	\$623.14	\$377.10	\$460.92	\$921.83	\$1,164.73	\$722.72	\$437.37	0	0	0	0	0
\$500/\$1,000	\$388.54	\$777.08	\$981.84	\$609.23	\$368.69	\$451.65	\$903.31	\$1,141.33	\$708.19	\$428.58	0	0	0	0	0
\$750/\$1,000	\$378.43	\$756.86	\$956.29	\$593.37	\$359.09	\$440.56	\$881.13	\$1,113.31	\$690.80	\$418.05	0	0	0	0	0
\$1000/\$1,000	\$368.75	\$737.50	\$931.83	\$578.20	\$349.91	\$430.24	\$860.48	\$1,087.22	\$674.62	\$408.26	0	0	0	0	0
\$2,000/\$1,000	\$332.63	\$665.26	\$840.56	\$521.57	\$315.63	\$392.05	\$784.09	\$990.70	\$614.73	\$372.01	0	0	0	0	0
\$4,000/\$1,000	\$288.64	\$577.28	\$729.39	\$452.59	\$273.89	\$346.38	\$692.75	\$875.29	\$543.12	\$328.68	0	0	0	0	0
\$150/\$1,000, \$20,000 MAX	\$320.53	\$641.05	\$809.96	\$502.58	\$304.15	\$371.35	\$742.70	\$938.41	\$582.28	\$352.38	0	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$255.31	\$510.63	\$645.17	\$400.33	\$242.27	\$295.80	\$591.61	\$747.49	\$463.82	\$280.69	0	0	0	0	0
\$2,250	\$356.87	\$713.74	\$901.82	\$559.58	\$338.64	\$418.64	\$837.29	\$1,057.91	\$656.44	\$397.25	32	0	0	0	6
\$5,000	\$271.04	\$542.08	\$684.92	\$424.99	\$257.19	\$328.79	\$657.57	\$830.84	\$515.54	\$311.99	196	8	12	0	8
\$10,000	\$197.66	\$395.33	\$499.50	\$309.94	\$187.56	\$239.78	\$479.55	\$605.92	\$375.97	\$227.53	53	0	0	0	0
\$15,000	\$121.85	\$243.70	\$307.91	\$191.06	\$115.62	\$147.80	\$295.60	\$373.50	\$231.76	\$140.25	110	0	12	3	24
\$2,250 PCSA Rider	\$372.90	\$745.80	\$942.32	\$584.71	\$353.85	\$438.09	\$876.18	\$1,107.05	\$686.94	\$415.70	54	0	0	0	12
\$5,000 PCSA Rider	\$287.07	\$574.14	\$725.42	\$450.12	\$272.40	\$348.24	\$696.46	\$879.98	\$546.04	\$330.44	111	7	5	0	58
\$10,000 PCSA Rider	\$213.69	\$427.39	\$540.00	\$335.07	\$202.77	\$259.23	\$518.44	\$655.06	\$406.47	\$245.98	17	0	0	0	0
\$15,000 PCSA Rider	\$137.88	\$275.76	\$348.41	\$216.19	\$130.83	\$167.25	\$334.49	\$422.64	\$262.26	\$158.70	42	8	13	12	12
\$2,250 PPACA	\$368.25	\$736.50	\$931.97	\$578.36	\$349.44	\$432.44	\$864.90	\$1,094.49	\$679.22	\$410.35	202	0	9	2	46
\$5,000 PPACA	\$282.42	\$564.84	\$715.07	\$443.77	\$267.99	\$342.59	\$685.18	\$867.42	\$538.32	\$325.09	257	5	29	8	39
\$10,000 PPACA	\$209.04	\$418.09	\$529.65	\$328.72	\$198.36	\$253.58	\$507.16	\$642.50	\$398.75	\$240.63	70	9	22	0	36
\$15,000 PPACA	\$133.23	\$266.46	\$338.06	\$209.84	\$126.42	\$161.60	\$323.21	\$410.08	\$254.54	\$153.35	617	18	29	1	93
\$2,250 PPACA w/ MH	\$507.85	\$1,015.69	\$1,283.33	\$796.30	\$481.90	\$557.53	\$1,115.06	\$1,408.87	\$874.20	\$529.04	0	0	0	0	0
\$5,000 PPACA w/ MH	\$389.66	\$779.31	\$984.66	\$610.98	\$369.75	\$457.92	\$915.85	\$1,157.17	\$718.02	\$434.53	0	0	0	0	0
\$10,000 PPACA w/ MH	\$288.62	\$577.24	\$729.34	\$452.55	\$273.87	\$334.87	\$669.74	\$846.21	\$525.07	\$317.76	0	0	0	0	0
\$15,000 PPACA w/ MH	\$184.22	\$368.43	\$465.52	\$288.85	\$174.80	\$223.46	\$446.92	\$564.69	\$350.38	\$212.04	0	0	0	0	0
Lumenos HIA \$5,000	\$245.73	\$442.68	\$620.01	\$386.09	\$235.08	\$297.70	\$536.23	\$751.34	\$467.58	\$284.39	9	0	0	0	0
Lumenos HIA+ \$10,000	\$184.02	\$334.22	\$457.20	\$294.97	\$190.23	\$220.07	\$399.09	\$548.29	\$351.48	\$224.43	2	0	0	0	0
Lumenos HIA+ \$5,000	\$258.77	\$468.76	\$646.09	\$412.17	\$261.16	\$310.74	\$562.31	\$777.42	\$493.66	\$310.47	0	0	0	0	0
Lumenos HSA \$2,500	\$298.91	\$538.03	\$755.34	\$468.68	\$283.63	\$350.88	\$631.58	\$886.67	\$550.18	\$332.95	32	0	0	22	0
Lumenos HSA \$5,000	\$243.92	\$439.06	\$616.39	\$382.47	\$231.46	\$295.89	\$532.61	\$747.72	\$463.96	\$280.77	170	3	9	0	12
Standard: \$250/\$1,000	\$479.47	\$958.95	\$1,211.63	\$751.81	\$454.97	\$479.47	\$958.95	\$1,211.63	\$751.81	\$454.97	53	0	0	1	0
Standard: \$500/\$1,000	\$473.97	\$947.94	\$1,197.73	\$743.19	\$449.75	\$473.97	\$947.94	\$1,197.73	\$743.19	\$449.75	6	0	0	0	0
Standard: \$1,000/\$1,000	\$462.98	\$925.96	\$1,169.95	\$725.95	\$439.32	\$462.98	\$925.96	\$1,169.95	\$725.95	\$439.32	12	0	0	0	0
Standard: \$1,500/\$1,000	\$451.98	\$903.95	\$1,142.15	\$708.70	\$428.88	\$451.98	\$903.95	\$1,142.15	\$708.70	\$428.88	0	0	0	0	0
Basic: \$250/\$1,000	\$413.62	\$827.23	\$1,045.21	\$648.55	\$392.48	\$413.62	\$827.23	\$1,045.21	\$648.55	\$392.48	13	0	0	0	0
Basic: \$500/\$1,000	\$408.12	\$816.23	\$1,031.31	\$639.93	\$387.26	\$408.12	\$816.23	\$1,031.31	\$639.93	\$387.26	0	0	0	0	0
Basic: \$1,000/\$1,000	\$397.12	\$794.24	\$1,003.53	\$622.69	\$376.83	\$397.12	\$794.24	\$1,003.53	\$622.69	\$376.83	0	0	0	0	0
Basic: \$1,500/\$1,000	\$386.12	\$772.24	\$975.73	\$605.44	\$366.39	\$386.12	\$772.24	\$975.73	\$605.44	\$366.39	0	0	0	0	0
Standard: \$250/\$1,000 w/ MH	\$660.23	\$1,320.46	\$1,668.40	\$1,035.24	\$626.50	\$660.23	\$1,320.46	\$1,668.40	\$1,035.24	\$626.50	0	0	0	0	0
Standard: \$500/\$1,000 w/ MH	\$652.65	\$1,305.31	\$1,649.26	\$1,023.36	\$619.31	\$652.66	\$1,305.32	\$1,649.27	\$1,023.37	\$619.31	0	0	0	0	0
Standard: \$1,000/\$1,000 w/ MH	\$637.52	\$1,275.03	\$1,611.00	\$999.63	\$604.94	\$637.52	\$1,275.03	\$1,611.00	\$999.63	\$604.94	0	0	0	0	0
Standard: \$1,500/\$1,000 w/ MH	\$622.37	\$1,244.74	\$1,572.73	\$975.88	\$590.57	\$622.37	\$1,244.74	\$1,572.73	\$975.88	\$590.57	0	0	0	0	0
Basic: \$250/\$1,000 w/ MH	\$569.55	\$1,139.10	\$1,439.25	\$893.06	\$540.45	\$569.55	\$1,139.10	\$1,439.25	\$893.06	\$540.45	0	0	0	0	0
Basic: \$500/\$1,000 w/ MH	\$561.97	\$1,123.95	\$1,420.11	\$881.18	\$533.26	\$561.97	\$1,123.95	\$1,420.11	\$881.18	\$533.26	0	0	0	0	0
Basic: \$1,000/\$1,000 w/ MH	\$546.84	\$1,093.67	\$1,381.85	\$857.44	\$518.90	\$546.84	\$1,093.67	\$1,381.85	\$857.44	\$518.90	0	0	0	0	0
Basic: \$1,500/\$1,000 w/ MH	\$531.69	\$1,063.38	\$1,343.58	\$833.69	\$504.52	\$531.69	\$1,063.38	\$1,343.58	\$833.69	\$504.52	0	0	0	0	0
HMO Mandated Basic	\$827.65	\$1,655.30	\$2,193.27	\$1,365.62	\$785.36	\$1,003.98	\$2,007.95	\$2,660.54	\$1,656.56	\$952.68	0	0	0	0	0
HMO Mandated Standard	\$1,018.76	\$2,037.52	\$2,699.72	\$1,680.96	\$966.71	\$1,235.80	\$2,471.60	\$3,274.88	\$2,039.07	\$1,172.66	0	0	0	0	0
HealthChoice HDHP \$2,600	\$196.52	\$371.42	\$514.88	\$312.47	\$186.48	\$227.54	\$430.06	\$596.16	\$361.80	\$215.92	5	0	0	0	0
HealthChoice HDHP \$5,000	\$149.60	\$275.27	\$381.49	\$231.89	\$141.96	\$181.48	\$333.92	\$462.77	\$281.29	\$172.20	0	0	0	0	0
HealthChoice HDHP \$2,600 w/ MH	\$270.61	\$511.45	\$709.00	\$430.27	\$256.78	\$294.13	\$555.91	\$770.63	\$467.67	\$279.10	89	0	12	0	0
HealthChoice HDHP \$5,000 w/ MH	\$206.01	\$379.05	\$525.32	\$319.31	\$195.48	\$249.89	\$459.81	\$637.23	\$387.34	\$237.13	0	0	0	0	0

**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**  
Exhibit V: Average Rate Increase Demonstration

Rates 12 Months Prior Age 30 to 39						Proposed Rates Age 30 to 39					Contract months twelve months ending April 30, 2014				
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1,000	\$502.64	\$1,005.29	\$1,270.18	\$788.15	\$383.92	\$582.36	\$1,164.71	\$1,471.62	\$913.13	\$444.81	0	0	0	0	0
\$300/\$1,000	\$493.72	\$987.43	\$1,247.62	\$774.15	\$377.10	\$572.61	\$1,145.22	\$1,446.99	\$897.86	\$437.37	0	0	0	0	0
\$500/\$1,000	\$482.70	\$965.39	\$1,219.77	\$756.87	\$368.69	\$561.11	\$1,122.21	\$1,417.92	\$879.81	\$428.58	0	0	0	0	0
\$750/\$1,000	\$470.13	\$940.27	\$1,188.03	\$737.17	\$359.09	\$547.33	\$1,094.66	\$1,383.10	\$858.21	\$418.05	0	0	0	0	0
\$1000/\$1,000	\$458.11	\$916.22	\$1,157.64	\$718.32	\$349.91	\$534.50	\$1,069.01	\$1,350.69	\$838.11	\$408.26	0	0	0	0	0
\$2,000/\$1,000	\$413.24	\$826.47	\$1,044.25	\$647.96	\$315.63	\$487.05	\$974.11	\$1,230.78	\$763.70	\$372.01	12	0	0	0	0
\$4,000/\$1,000	\$358.59	\$717.17	\$906.14	\$562.26	\$273.89	\$430.32	\$860.63	\$1,087.41	\$674.73	\$328.68	0	0	0	0	0
\$150/\$1,000, \$20,000 MAX	\$398.20	\$796.40	\$1,006.25	\$624.38	\$304.15	\$461.34	\$922.69	\$1,165.82	\$723.38	\$352.38	0	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$317.18	\$634.37	\$801.52	\$497.34	\$242.27	\$367.49	\$734.97	\$928.64	\$576.22	\$280.69	0	0	0	0	0
\$2,250	\$443.35	\$886.71	\$1,120.36	\$695.18	\$338.64	\$520.10	\$1,040.19	\$1,314.28	\$815.51	\$397.25	171	0	50	12	0
\$5,000	\$336.72	\$673.45	\$850.90	\$527.99	\$257.19	\$408.46	\$816.93	\$1,032.19	\$640.47	\$311.99	445	4	77	23	0
\$10,000	\$245.56	\$491.13	\$620.54	\$385.04	\$187.56	\$297.88	\$595.77	\$752.75	\$467.08	\$227.53	118	12	11	0	0
\$15,000	\$151.38	\$302.75	\$382.52	\$237.36	\$115.62	\$183.62	\$367.24	\$464.01	\$287.92	\$140.25	375	14	328	40	0
\$2,250 PCSA Rider	\$463.26	\$926.54	\$1,170.68	\$726.40	\$353.85	\$544.26	\$1,088.51	\$1,375.33	\$853.40	\$415.70	141	12	56	0	0
\$5,000 PCSA Rider	\$356.63	\$713.28	\$901.22	\$559.21	\$272.40	\$432.62	\$865.25	\$1,093.24	\$678.36	\$330.44	379	24	147	22	0
\$10,000 PCSA Rider	\$265.47	\$530.96	\$670.86	\$416.26	\$202.77	\$322.04	\$644.09	\$813.80	\$504.97	\$245.98	63	0	41	0	0
\$15,000 PCSA Rider	\$171.29	\$342.58	\$432.84	\$268.58	\$130.83	\$207.78	\$415.56	\$525.06	\$325.81	\$158.70	197	6	186	18	0
\$2,250 PPACA	\$457.49	\$914.98	\$1,157.82	\$718.51	\$349.44	\$537.25	\$1,074.49	\$1,359.72	\$843.81	\$410.35	326	1	98	80	0
\$5,000 PPACA	\$350.86	\$701.72	\$888.36	\$551.32	\$267.99	\$425.61	\$851.23	\$1,077.63	\$668.77	\$325.09	265	13	181	93	0
\$10,000 PPACA	\$259.70	\$519.40	\$658.00	\$408.37	\$198.36	\$315.03	\$630.07	\$798.19	\$495.38	\$240.63	148	12	69	38	0
\$15,000 PPACA	\$165.52	\$331.02	\$419.98	\$260.69	\$126.42	\$200.77	\$401.54	\$509.45	\$316.22	\$153.35	517	139	497	105	0
\$2,250 PPACA w/ MH	\$630.91	\$1,261.83	\$1,594.32	\$989.27	\$481.90	\$692.64	\$1,385.27	\$1,750.29	\$1,086.05	\$529.04	0	0	0	0	0
\$5,000 PPACA w/ MH	\$484.08	\$968.17	\$1,223.28	\$759.04	\$369.75	\$568.89	\$1,137.79	\$1,437.59	\$892.03	\$434.53	0	0	0	0	0
\$10,000 PPACA w/ MH	\$358.56	\$717.12	\$906.09	\$562.22	\$273.87	\$416.02	\$832.04	\$1,051.28	\$652.32	\$317.76	0	0	0	0	0
\$15,000 PPACA w/ MH	\$228.86	\$457.72	\$578.33	\$358.85	\$174.80	\$277.61	\$555.23	\$701.53	\$435.30	\$212.04	0	0	0	0	0
Lumenos HIA \$5,000	\$304.84	\$549.08	\$769.38	\$478.78	\$235.08	\$369.41	\$665.30	\$932.54	\$580.01	\$284.39	2	0	0	0	0
Lumenos HIA+ \$10,000	\$225.02	\$408.01	\$560.80	\$359.25	\$190.23	\$269.80	\$488.61	\$673.96	\$429.46	\$224.43	10	0	0	0	0
Lumenos HIA+ \$5,000	\$317.88	\$575.16	\$795.46	\$504.86	\$261.16	\$382.45	\$691.38	\$958.62	\$606.09	\$310.47	20	0	0	0	0
Lumenos HSA \$2,500	\$371.34	\$668.42	\$938.38	\$582.26	\$283.63	\$435.91	\$784.64	\$1,101.54	\$683.51	\$332.95	206	17	41	7	0
Lumenos HSA \$5,000	\$303.03	\$545.46	\$765.76	\$475.16	\$231.46	\$367.60	\$661.68	\$928.92	\$576.39	\$280.77	127	0	107	3	0
Standard: \$250/\$1,000	\$595.67	\$1,191.33	\$1,505.25	\$934.01	\$454.97	\$595.67	\$1,191.33	\$1,505.25	\$934.01	\$454.97	59	0	0	8	0
Standard: \$500/\$1,000	\$588.83	\$1,177.66	\$1,487.98	\$923.29	\$449.75	\$588.83	\$1,177.66	\$1,487.98	\$923.29	\$449.75	30	0	7	0	0
Standard: \$1,000/\$1,000	\$575.17	\$1,150.35	\$1,453.47	\$901.87	\$439.32	\$575.17	\$1,150.35	\$1,453.47	\$901.87	\$439.32	0	0	0	0	0
Standard: \$1,500/\$1,000	\$561.51	\$1,123.01	\$1,418.93	\$880.44	\$428.88	\$561.51	\$1,123.01	\$1,418.93	\$880.44	\$428.88	0	0	0	0	0
Basic: \$250/\$1,000	\$513.85	\$1,027.70	\$1,298.50	\$805.72	\$392.48	\$513.85	\$1,027.70	\$1,298.50	\$805.72	\$392.48	42	0	12	0	0
Basic: \$500/\$1,000	\$507.02	\$1,014.03	\$1,281.23	\$795.00	\$387.26	\$507.02	\$1,014.03	\$1,281.23	\$795.00	\$387.26	12	0	0	0	0
Basic: \$1,000/\$1,000	\$493.36	\$986.72	\$1,246.72	\$773.58	\$376.83	\$493.36	\$986.72	\$1,246.72	\$773.58	\$376.83	0	0	0	0	0
Basic: \$1,500/\$1,000	\$479.69	\$959.38	\$1,212.18	\$752.16	\$366.39	\$479.69	\$959.38	\$1,212.18	\$752.16	\$366.39	0	0	0	0	0
Standard: \$250/\$1,000 w/ MH	\$820.23	\$1,640.46	\$2,072.71	\$1,286.12	\$626.50	\$820.23	\$1,640.46	\$2,072.71	\$1,286.12	\$626.50	0	0	0	0	0
Standard: \$500/\$1,000 w/ MH	\$810.82	\$1,621.63	\$2,048.94	\$1,271.36	\$619.31	\$810.82	\$1,621.65	\$2,048.95	\$1,271.37	\$619.31	0	0	0	0	0
Standard: \$1,000/\$1,000 w/ MH	\$792.01	\$1,584.02	\$2,001.41	\$1,241.87	\$604.94	\$792.01	\$1,584.02	\$2,001.41	\$1,241.87	\$604.94	0	0	0	0	0
Standard: \$1,500/\$1,000 w/ MH	\$773.19	\$1,546.39	\$1,953.86	\$1,212.37	\$590.57	\$773.19	\$1,546.39	\$1,953.86	\$1,212.37	\$590.57	0	0	0	0	0
Basic: \$250/\$1,000 w/ MH	\$707.57	\$1,415.14	\$1,788.04	\$1,109.47	\$540.45	\$707.57	\$1,415.14	\$1,788.04	\$1,109.47	\$540.45	0	0	0	0	0
Basic: \$500/\$1,000 w/ MH	\$698.16	\$1,396.32	\$1,764.25	\$1,094.72	\$533.26	\$698.16	\$1,396.32	\$1,764.25	\$1,094.72	\$533.26	0	0	0	0	0
Basic: \$1,000/\$1,000 w/ MH	\$679.35	\$1,358.71	\$1,716.72	\$1,065.22	\$518.90	\$679.35	\$1,358.71	\$1,716.72	\$1,065.22	\$518.90	0	0	0	0	0
Basic: \$1,500/\$1,000 w/ MH	\$660.54	\$1,321.08	\$1,669.18	\$1,035.73	\$504.52	\$660.54	\$1,321.08	\$1,669.18	\$1,035.73	\$504.52	0	0	0	0	0
HMO Mandated Basic	\$1,028.22	\$2,056.44	\$2,724.78	\$1,696.56	\$785.36	\$1,247.28	\$2,494.55	\$3,305.28	\$2,058.01	\$952.68	0	0	0	0	0
HMO Mandated Standard	\$1,265.64	\$2,531.28	\$3,353.95	\$2,088.31	\$966.71	\$1,535.28	\$3,070.56	\$4,068.49	\$2,533.21	\$1,172.66	13	0	12	0	0
HealthChoice HDHP \$2,600	\$244.14	\$461.43	\$639.65	\$388.19	\$186.48	\$282.69	\$534.27	\$740.63	\$449.47	\$215.92	33	0	12	12	0
HealthChoice HDHP \$5,000	\$185.86	\$341.98	\$473.94	\$288.08	\$141.96	\$225.46	\$414.84	\$574.91	\$349.45	\$172.20	25	0	40	0	0
HealthChoice HDHP \$2,600 w/ MH	\$336.19	\$635.39	\$880.81	\$534.54	\$256.78	\$365.41	\$690.63	\$957.38	\$581.00	\$279.10	63	0	32	9	0
HealthChoice HDHP \$5,000 w/ MH	\$255.93	\$470.91	\$652.62	\$396.69	\$195.48	\$310.45	\$571.23	\$791.66	\$481.21	\$237.13	0	0	0	0	0
0.850994667						0.851005378									

**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**  
Exhibit V: Average Rate Increase Demonstration

Rates 12 Months Prior Age 40 to 44						Proposed Rates Age 40 to 44					Contract months twelve months ending April 30, 2014				
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1,000	\$590.65	\$1,181.30	\$1,492.57	\$926.14	\$383.92	\$684.32	\$1,368.64	\$1,729.28	\$1,073.01	\$444.81	8	0	12	0	12
\$300/\$1,000	\$580.16	\$1,160.32	\$1,466.06	\$909.69	\$377.10	\$672.87	\$1,345.74	\$1,700.34	\$1,055.06	\$437.37	0	0	0	0	0
\$500/\$1,000	\$567.21	\$1,134.42	\$1,433.34	\$889.39	\$368.69	\$659.35	\$1,318.70	\$1,666.18	\$1,033.86	\$428.58	0	0	0	0	0
\$750/\$1,000	\$552.45	\$1,104.90	\$1,396.04	\$866.24	\$359.09	\$643.16	\$1,286.32	\$1,625.27	\$1,008.47	\$418.05	0	0	0	0	0
\$1000/\$1,000	\$538.32	\$1,076.64	\$1,360.33	\$844.09	\$349.91	\$628.09	\$1,256.18	\$1,587.18	\$984.85	\$408.26	0	0	0	0	0
\$2,000/\$1,000	\$485.59	\$971.18	\$1,227.09	\$761.41	\$315.63	\$572.33	\$1,144.66	\$1,446.28	\$897.41	\$372.01	0	0	0	0	0
\$4,000/\$1,000	\$421.37	\$842.74	\$1,064.80	\$660.71	\$273.89	\$505.66	\$1,011.32	\$1,277.80	\$792.87	\$328.68	0	0	0	0	0
\$150/\$1,000, \$20,000 MAX	\$467.92	\$935.84	\$1,182.43	\$733.70	\$304.15	\$542.12	\$1,084.24	\$1,369.94	\$850.04	\$352.38	0	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$372.72	\$745.44	\$941.86	\$584.42	\$242.27	\$431.83	\$863.66	\$1,091.23	\$677.11	\$280.69	0	0	0	0	0
\$2,250	\$520.98	\$1,041.96	\$1,316.52	\$816.90	\$338.64	\$611.16	\$1,222.32	\$1,544.40	\$958.30	\$397.25	61	0	24	23	0
\$5,000	\$395.68	\$791.36	\$999.88	\$620.43	\$257.19	\$479.98	\$959.96	\$1,212.91	\$752.61	\$311.99	242	56	165	84	0
\$10,000	\$288.56	\$577.12	\$729.19	\$452.46	\$187.56	\$350.04	\$700.08	\$884.55	\$548.86	\$227.53	52	0	27	10	0
\$15,000	\$177.88	\$355.76	\$449.50	\$278.92	\$115.62	\$215.77	\$431.54	\$545.25	\$338.33	\$140.25	259	49	434	71	0
\$2,250 PCSA Rider	\$544.38	\$1,088.76	\$1,375.65	\$853.59	\$353.85	\$639.55	\$1,279.10	\$1,616.14	\$1,002.82	\$415.70	85	29	33	20	0
\$5,000 PCSA Rider	\$419.08	\$838.16	\$1,059.01	\$657.12	\$272.40	\$508.37	\$1,016.74	\$1,284.65	\$797.13	\$330.44	144	48	223	94	0
\$10,000 PCSA Rider	\$311.96	\$623.92	\$788.32	\$489.15	\$202.77	\$378.43	\$756.86	\$956.29	\$593.38	\$245.98	13	0	12	0	0
\$15,000 PCSA Rider	\$201.28	\$402.56	\$508.63	\$315.61	\$130.83	\$244.16	\$488.32	\$616.99	\$382.85	\$158.70	147	23	456	110	0
\$2,250 PPACA	\$537.59	\$1,075.18	\$1,360.54	\$844.31	\$349.44	\$631.31	\$1,262.62	\$1,597.80	\$991.55	\$410.35	172	0	65	14	0
\$5,000 PPACA	\$412.29	\$824.58	\$1,043.90	\$647.84	\$267.99	\$500.13	\$1,000.26	\$1,266.31	\$785.86	\$325.09	98	36	126	40	0
\$10,000 PPACA	\$305.17	\$610.34	\$773.21	\$479.87	\$198.36	\$370.19	\$740.38	\$937.95	\$582.11	\$240.63	74	23	33	45	0
\$15,000 PPACA	\$194.49	\$388.98	\$493.52	\$306.33	\$126.42	\$235.92	\$471.84	\$598.65	\$371.58	\$153.35	372	154	574	87	0
\$2,250 PPACA w/ MH	\$741.38	\$1,482.76	\$1,873.47	\$1,162.48	\$481.90	\$813.91	\$1,627.82	\$2,056.75	\$1,276.21	\$529.04	12	0	0	0	0
\$5,000 PPACA w/ MH	\$568.84	\$1,137.68	\$1,437.46	\$891.94	\$369.75	\$668.50	\$1,337.00	\$1,689.30	\$1,048.21	\$434.53	0	0	0	0	0
\$10,000 PPACA w/ MH	\$421.34	\$842.68	\$1,064.73	\$660.66	\$273.87	\$488.86	\$977.72	\$1,235.35	\$766.53	\$317.76	0	0	0	0	0
\$15,000 PPACA w/ MH	\$268.93	\$537.86	\$679.59	\$421.68	\$174.80	\$326.22	\$652.44	\$824.36	\$511.51	\$212.04	0	0	0	0	0
Lumenos HIA \$5,000	\$357.90	\$644.58	\$903.46	\$561.97	\$235.08	\$433.77	\$781.15	\$1,095.18	\$680.93	\$284.39	11	0	0	0	0
Lumenos HIA+ \$10,000	\$261.82	\$474.25	\$653.79	\$416.95	\$190.23	\$314.44	\$568.96	\$786.76	\$499.45	\$224.43	0	12	7	0	0
Lumenos HIA+ \$5,000	\$370.94	\$670.66	\$929.54	\$588.05	\$261.16	\$446.81	\$807.23	\$1,121.26	\$707.01	\$310.47	0	0	0	0	0
Lumenos HSA \$2,500	\$436.36	\$785.45	\$1,102.68	\$684.21	\$283.63	\$512.23	\$922.02	\$1,294.41	\$803.18	\$332.95	24	0	70	24	0
Lumenos HSA \$5,000	\$356.09	\$640.96	\$899.84	\$558.35	\$231.46	\$431.96	\$777.53	\$1,091.56	\$677.31	\$280.77	77	0	65	24	0
Standard: \$250/\$1,000	\$699.96	\$1,399.92	\$1,768.80	\$1,097.54	\$454.97	\$699.96	\$1,399.92	\$1,768.80	\$1,097.54	\$454.97	65	0	0	18	0
Standard: \$500/\$1,000	\$691.93	\$1,383.86	\$1,748.51	\$1,084.95	\$449.75	\$691.93	\$1,383.86	\$1,748.51	\$1,084.95	\$449.75	0	0	0	0	0
Standard: \$1,000/\$1,000	\$675.88	\$1,351.76	\$1,707.95	\$1,059.78	\$439.32	\$675.88	\$1,351.76	\$1,707.95	\$1,059.78	\$439.32	0	0	0	0	0
Standard: \$1,500/\$1,000	\$659.82	\$1,319.64	\$1,667.37	\$1,034.60	\$428.88	\$659.82	\$1,319.64	\$1,667.37	\$1,034.60	\$428.88	0	0	0	0	0
Basic: \$250/\$1,000	\$603.82	\$1,207.64	\$1,525.85	\$946.79	\$392.48	\$603.82	\$1,207.64	\$1,525.85	\$946.79	\$392.48	0	0	0	0	0
Basic: \$500/\$1,000	\$595.79	\$1,191.58	\$1,505.56	\$934.20	\$387.26	\$595.79	\$1,191.58	\$1,505.56	\$934.20	\$387.26	0	0	0	0	0
Basic: \$1,000/\$1,000	\$579.74	\$1,159.48	\$1,465.00	\$909.03	\$376.83	\$579.74	\$1,159.48	\$1,465.00	\$909.03	\$376.83	0	0	0	0	0
Basic: \$1,500/\$1,000	\$563.68	\$1,127.36	\$1,424.42	\$883.85	\$366.39	\$563.68	\$1,127.36	\$1,424.42	\$883.85	\$366.39	0	0	8	0	0
Standard: \$250/\$1,000 w/ MH	\$963.84	\$1,927.68	\$2,435.62	\$1,511.30	\$626.50	\$963.84	\$1,927.68	\$2,435.62	\$1,511.30	\$626.50	0	0	0	0	0
Standard: \$500/\$1,000 w/ MH	\$952.78	\$1,905.56	\$2,407.68	\$1,493.96	\$619.31	\$952.79	\$1,905.58	\$2,407.70	\$1,493.97	\$619.31	0	0	0	0	0
Standard: \$1,000/\$1,000 w/ MH	\$930.68	\$1,861.36	\$2,351.83	\$1,459.31	\$604.94	\$930.68	\$1,861.36	\$2,351.83	\$1,459.31	\$604.94	0	0	0	0	0
Standard: \$1,500/\$1,000 w/ MH	\$908.57	\$1,817.14	\$2,295.96	\$1,424.64	\$590.57	\$908.57	\$1,817.14	\$2,295.96	\$1,424.64	\$590.57	0	0	0	0	0
Basic: \$250/\$1,000 w/ MH	\$831.46	\$1,662.92	\$2,101.10	\$1,303.73	\$540.45	\$831.46	\$1,662.92	\$2,101.10	\$1,303.73	\$540.45	0	0	0	0	0
Basic: \$500/\$1,000 w/ MH	\$820.40	\$1,640.80	\$2,073.15	\$1,286.39	\$533.26	\$820.40	\$1,640.80	\$2,073.15	\$1,286.39	\$533.26	0	0	0	0	0
Basic: \$1,000/\$1,000 w/ MH	\$798.30	\$1,596.60	\$2,017.30	\$1,251.73	\$518.90	\$798.30	\$1,596.60	\$2,017.30	\$1,251.73	\$518.90	0	0	0	0	0
Basic: \$1,500/\$1,000 w/ MH	\$776.19	\$1,552.38	\$1,961.43	\$1,217.07	\$504.52	\$776.19	\$1,552.38	\$1,961.43	\$1,217.07	\$504.52	0	0	0	0	0
HMO Mandated Basic	\$1,208.25	\$2,416.50	\$3,201.86	\$1,993.61	\$785.36	\$1,465.66	\$2,931.32	\$3,884.00	\$2,418.34	\$952.68	0	0	0	0	0
HMO Mandated Standard	\$1,487.24	\$2,974.48	\$3,941.19	\$2,453.95	\$966.71	\$1,804.09	\$3,608.18	\$4,780.84	\$2,976.75	\$1,172.66	11	0	0	0	0
HealthChoice HDHP \$2,600	\$286.89	\$542.22	\$751.65	\$456.16	\$186.48	\$332.18	\$627.82	\$870.31	\$528.17	\$215.92	12	0	15	12	0
HealthChoice HDHP \$5,000	\$218.40	\$401.86	\$556.92	\$338.52	\$141.96	\$264.93	\$487.47	\$675.57	\$410.64	\$172.20	51	0	79	24	0
HealthChoice HDHP \$2,600 w/ MH	\$395.05	\$746.64	\$1,035.03	\$628.13	\$256.78	\$429.39	\$811.55	\$1,125.00	\$682.73	\$279.10	12	0	8	27	0
HealthChoice HDHP \$5,000 w/ MH	\$300.74	\$553.36	\$766.89	\$466.15	\$195.48	\$364.81	\$671.25	\$930.27	\$565.46	\$237.13	0	0	0	0	0

**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**  
Exhibit V: Average Rate Increase Demonstration

Rates 12 Months Prior Age 45 to 49						Proposed Rates Age 45 to 49					Contract months twelve months ending April 30, 2014				
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1,000	\$682.20	\$1,364.40	\$1,723.92	\$1,069.69	\$383.92	\$790.39	\$1,580.78	\$1,997.32	\$1,239.33	\$444.81	36	0	0	12	24
\$300/\$1,000	\$670.08	\$1,340.17	\$1,693.30	\$1,050.69	\$377.10	\$777.16	\$1,554.33	\$1,963.89	\$1,218.59	\$437.37	0	0	0	0	0
\$500/\$1,000	\$655.13	\$1,310.26	\$1,655.51	\$1,027.25	\$368.69	\$761.55	\$1,523.10	\$1,924.44	\$1,194.11	\$428.58	0	0	0	12	0
\$750/\$1,000	\$638.08	\$1,276.16	\$1,612.43	\$1,000.51	\$359.09	\$742.85	\$1,485.70	\$1,877.19	\$1,164.78	\$418.05	0	0	0	0	0
\$1000/\$1,000	\$621.76	\$1,243.52	\$1,571.18	\$974.92	\$349.91	\$725.44	\$1,450.89	\$1,833.19	\$1,137.50	\$408.26	0	0	12	0	0
\$2,000/\$1,000	\$560.86	\$1,121.71	\$1,417.29	\$879.43	\$315.63	\$661.04	\$1,322.08	\$1,670.45	\$1,036.51	\$372.01	12	0	0	0	0
\$4,000/\$1,000	\$486.68	\$973.36	\$1,229.84	\$763.12	\$273.89	\$584.04	\$1,168.07	\$1,475.86	\$915.76	\$328.68	1	12	0	11	0
\$150/\$1,000, \$20,000 MAX	\$540.45	\$1,080.90	\$1,365.71	\$847.42	\$304.15	\$626.15	\$1,252.30	\$1,582.28	\$981.80	\$352.38	12	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$430.49	\$860.98	\$1,087.85	\$675.01	\$242.27	\$498.76	\$997.53	\$1,260.37	\$782.06	\$280.69	0	0	0	0	0
\$2,250	\$601.73	\$1,203.46	\$1,520.58	\$943.52	\$338.64	\$705.89	\$1,411.78	\$1,783.78	\$1,106.84	\$397.25	79	7	8	25	0
\$5,000	\$457.01	\$914.02	\$1,154.86	\$716.60	\$257.19	\$554.38	\$1,108.75	\$1,400.91	\$869.26	\$311.99	363	80	221	73	0
\$10,000	\$333.29	\$666.57	\$842.21	\$522.59	\$187.56	\$404.30	\$808.59	\$1,021.66	\$633.93	\$227.53	76	15	88	11	0
\$15,000	\$205.45	\$410.90	\$519.17	\$322.15	\$115.62	\$249.21	\$498.43	\$629.76	\$390.77	\$140.25	584	202	756	223	0
\$2,250 PCSA Rider	\$628.76	\$1,257.51	\$1,588.88	\$985.90	\$353.85	\$738.68	\$1,477.36	\$1,866.64	\$1,158.26	\$415.70	117	7	12	0	0
\$5,000 PCSA Rider	\$484.04	\$968.07	\$1,223.16	\$758.98	\$272.40	\$587.17	\$1,174.33	\$1,483.77	\$920.68	\$330.44	296	28	163	69	0
\$10,000 PCSA Rider	\$360.32	\$720.62	\$910.51	\$564.97	\$202.77	\$437.09	\$874.17	\$1,104.52	\$685.35	\$245.98	24	0	61	17	0
\$15,000 PCSA Rider	\$232.48	\$464.95	\$587.47	\$364.53	\$130.83	\$282.00	\$564.01	\$712.62	\$442.19	\$158.70	199	150	363	65	0
\$2,250 PPACA	\$620.91	\$1,241.83	\$1,571.42	\$975.18	\$349.44	\$729.16	\$1,458.33	\$1,845.46	\$1,145.24	\$410.35	73	6	71	7	0
\$5,000 PPACA	\$476.19	\$952.39	\$1,205.70	\$748.26	\$267.99	\$577.65	\$1,155.30	\$1,462.59	\$907.66	\$325.09	178	24	140	46	0
\$10,000 PPACA	\$352.47	\$704.94	\$893.05	\$554.25	\$198.36	\$427.57	\$855.14	\$1,083.34	\$672.33	\$240.63	93	48	38	4	0
\$15,000 PPACA	\$224.63	\$449.27	\$570.01	\$353.81	\$126.42	\$272.48	\$544.98	\$691.44	\$429.17	\$153.35	660	197	479	175	0
\$2,250 PPACA w/ MH	\$856.29	\$1,712.59	\$2,163.86	\$1,342.66	\$481.90	\$940.07	\$1,880.13	\$2,375.55	\$1,474.02	\$529.04	3	0	0	0	0
\$5,000 PPACA w/ MH	\$657.01	\$1,314.02	\$1,660.27	\$1,030.19	\$369.75	\$772.12	\$1,544.24	\$1,951.14	\$1,210.68	\$434.53	0	0	0	0	0
\$10,000 PPACA w/ MH	\$486.65	\$973.30	\$1,229.76	\$763.06	\$273.87	\$564.63	\$1,129.27	\$1,426.83	\$885.34	\$317.76	0	0	0	0	0
\$15,000 PPACA w/ MH	\$310.61	\$621.23	\$784.93	\$487.04	\$174.80	\$376.78	\$753.57	\$952.14	\$590.79	\$212.04	0	0	0	0	0
Lumenos HIA \$5,000	\$413.09	\$743.93	\$1,042.94	\$648.51	\$235.08	\$500.72	\$901.67	\$1,264.37	\$785.91	\$284.39	21	20	0	0	0
Lumenos HIA+ \$10,000	\$300.10	\$543.16	\$750.52	\$476.97	\$190.23	\$360.88	\$652.55	\$904.10	\$572.26	\$224.43	0	0	5	0	0
Lumenos HIA+ \$5,000	\$426.13	\$770.01	\$1,069.02	\$674.59	\$261.16	\$513.76	\$927.75	\$1,290.45	\$811.99	\$310.47	0	8	0	0	0
Lumenos HSA \$2,500	\$504.00	\$907.19	\$1,273.60	\$790.26	\$283.63	\$591.63	\$1,064.93	\$1,495.04	\$927.67	\$332.95	78	12	56	12	0
Lumenos HSA \$5,000	\$411.28	\$740.31	\$1,039.32	\$644.89	\$231.46	\$498.91	\$898.05	\$1,260.75	\$782.29	\$280.77	195	37	38	21	0
Standard: \$250/\$1,000	\$808.45	\$1,616.91	\$2,042.96	\$1,267.66	\$454.97	\$808.45	\$1,616.91	\$2,042.96	\$1,267.66	\$454.97	41	0	12	0	0
Standard: \$500/\$1,000	\$799.18	\$1,598.36	\$2,019.53	\$1,253.12	\$449.75	\$799.18	\$1,598.36	\$2,019.53	\$1,253.12	\$449.75	3	0	0	0	0
Standard: \$1,000/\$1,000	\$780.64	\$1,561.28	\$1,972.68	\$1,224.05	\$439.32	\$780.64	\$1,561.28	\$1,972.68	\$1,224.05	\$439.32	0	0	0	0	0
Standard: \$1,500/\$1,000	\$762.09	\$1,524.18	\$1,925.81	\$1,194.96	\$428.88	\$762.09	\$1,524.18	\$1,925.81	\$1,194.96	\$428.88	0	0	0	0	0
Basic: \$250/\$1,000	\$697.41	\$1,394.82	\$1,762.36	\$1,093.54	\$392.48	\$697.41	\$1,394.82	\$1,762.36	\$1,093.54	\$392.48	5	0	0	0	0
Basic: \$500/\$1,000	\$688.14	\$1,376.27	\$1,738.92	\$1,079.00	\$387.26	\$688.14	\$1,376.27	\$1,738.92	\$1,079.00	\$387.26	0	0	0	0	0
Basic: \$1,000/\$1,000	\$669.60	\$1,339.20	\$1,692.08	\$1,049.93	\$376.83	\$669.60	\$1,339.20	\$1,692.08	\$1,049.93	\$376.83	0	0	0	0	0
Basic: \$1,500/\$1,000	\$651.05	\$1,302.10	\$1,645.21	\$1,020.85	\$366.39	\$651.05	\$1,302.10	\$1,645.21	\$1,020.85	\$366.39	12	12	4	0	0
Standard: \$250/\$1,000 w/ MH	\$1,113.24	\$2,226.47	\$2,813.14	\$1,745.55	\$626.50	\$1,113.24	\$2,226.47	\$2,813.14	\$1,745.55	\$626.50	0	0	0	0	0
Standard: \$500/\$1,000 w/ MH	\$1,100.46	\$2,200.92	\$2,780.87	\$1,725.52	\$619.31	\$1,100.47	\$2,200.94	\$2,780.89	\$1,725.54	\$619.31	0	0	0	0	0
Standard: \$1,000/\$1,000 w/ MH	\$1,074.94	\$2,149.87	\$2,716.36	\$1,685.50	\$604.94	\$1,074.94	\$2,149.87	\$2,716.36	\$1,685.50	\$604.94	0	0	0	0	0
Standard: \$1,500/\$1,000 w/ MH	\$1,049.40	\$2,098.80	\$2,651.83	\$1,645.46	\$590.57	\$1,049.40	\$2,098.80	\$2,651.83	\$1,645.46	\$590.57	0	0	0	0	0
Basic: \$250/\$1,000 w/ MH	\$960.34	\$1,920.67	\$2,426.77	\$1,505.81	\$540.45	\$960.34	\$1,920.67	\$2,426.77	\$1,505.81	\$540.45	0	0	0	0	0
Basic: \$500/\$1,000 w/ MH	\$947.56	\$1,895.12	\$2,394.49	\$1,485.78	\$533.26	\$947.56	\$1,895.12	\$2,394.49	\$1,485.78	\$533.26	0	0	0	0	0
Basic: \$1,000/\$1,000 w/ MH	\$922.04	\$1,844.07	\$2,329.98	\$1,445.75	\$518.90	\$922.04	\$1,844.07	\$2,329.98	\$1,445.75	\$518.90	0	0	0	0	0
Basic: \$1,500/\$1,000 w/ MH	\$896.50	\$1,793.00	\$2,265.45	\$1,405.72	\$504.52	\$896.50	\$1,793.00	\$2,265.45	\$1,405.72	\$504.52	0	0	0	0	0
HMO Mandated Basic	\$1,395.53	\$2,791.06	\$3,698.15	\$2,302.62	\$785.36	\$1,692.84	\$3,385.67	\$4,486.02	\$2,793.18	\$952.68	0	0	0	0	0
HMO Mandated Standard	\$1,717.76	\$3,435.52	\$4,552.07	\$2,834.31	\$966.71	\$2,083.72	\$4,167.45	\$5,521.87	\$3,438.15	\$1,172.66	0	0	0	12	0
HealthChoice HDHP \$2,600	\$331.36	\$626.26	\$868.16	\$526.86	\$186.48	\$383.67	\$725.13	\$1,005.21	\$610.04	\$215.92	12	0	24	0	0
HealthChoice HDHP \$5,000	\$252.25	\$464.15	\$643.24	\$390.99	\$141.96	\$305.99	\$563.03	\$780.28	\$474.29	\$172.20	150	34	145	24	0
HealthChoice HDHP \$2,600 w/ MH	\$456.28	\$862.37	\$1,195.46	\$725.49	\$256.78	\$495.95	\$937.34	\$1,299.38	\$788.55	\$279.10	7	0	7	7	0
HealthChoice HDHP \$5,000 w/ MH	\$347.35	\$639.13	\$885.76	\$538.40	\$195.48	\$421.36	\$775.29	\$1,074.46	\$653.11	\$237.13	0	0	0	0	0



**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**  
Exhibit V: Average Rate Increase Demonstration

Rates 12 Months Prior Age 50 to 54						Proposed Rates Age 50 to 54					Contract months twelve months ending April 30, 2014				
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1,000	\$819.23	\$1,638.46	\$2,070.19	\$1,284.56	\$383.92	\$949.15	\$1,898.30	\$2,398.51	\$1,488.26	\$444.81	101	12	0	12	0
\$300/\$1,000	\$804.68	\$1,609.36	\$2,033.43	\$1,261.74	\$377.10	\$933.27	\$1,866.54	\$2,358.37	\$1,463.37	\$437.37	12	0	0	0	0
\$500/\$1,000	\$786.72	\$1,573.44	\$1,988.04	\$1,233.58	\$368.69	\$914.52	\$1,829.04	\$2,310.99	\$1,433.96	\$428.58	12	0	0	12	0
\$750/\$1,000	\$766.25	\$1,532.50	\$1,936.31	\$1,201.47	\$359.09	\$892.06	\$1,784.13	\$2,254.25	\$1,398.75	\$418.05	0	0	0	12	0
\$1000/\$1,000	\$746.65	\$1,493.30	\$1,886.78	\$1,170.75	\$349.91	\$871.16	\$1,742.32	\$2,201.42	\$1,365.99	\$408.26	0	0	0	0	0
\$2,000/\$1,000	\$673.51	\$1,347.03	\$1,701.97	\$1,056.08	\$315.63	\$793.82	\$1,587.64	\$2,005.99	\$1,244.71	\$372.01	24	0	0	0	0
\$4,000/\$1,000	\$584.44	\$1,168.88	\$1,476.88	\$916.40	\$273.89	\$701.35	\$1,402.70	\$1,772.31	\$1,099.71	\$328.68	0	0	12	0	0
\$150/\$1,000, \$20,000 MAX	\$649.01	\$1,298.01	\$1,640.03	\$1,017.64	\$304.15	\$751.92	\$1,503.84	\$1,900.11	\$1,179.01	\$352.38	0	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$516.96	\$1,033.93	\$1,306.36	\$810.59	\$242.27	\$598.95	\$1,197.90	\$1,513.54	\$939.15	\$280.69	0	0	0	0	0
\$2,250	\$722.60	\$1,445.20	\$1,826.01	\$1,133.04	\$338.64	\$847.68	\$1,695.36	\$2,142.08	\$1,329.16	\$397.25	233	32	7	0	0
\$5,000	\$548.81	\$1,097.62	\$1,386.83	\$860.54	\$257.19	\$665.73	\$1,331.46	\$1,682.31	\$1,043.87	\$311.99	733	242	205	121	0
\$10,000	\$400.23	\$800.47	\$1,011.39	\$627.56	\$187.56	\$485.51	\$971.01	\$1,226.87	\$761.27	\$227.53	148	31	115	69	0
\$15,000	\$246.72	\$493.44	\$623.46	\$386.86	\$115.62	\$299.27	\$598.55	\$756.26	\$469.26	\$140.25	933	474	677	189	0
\$2,250 PCSA Rider	\$755.06	\$1,510.11	\$1,908.02	\$1,183.93	\$353.85	\$887.06	\$1,774.11	\$2,241.58	\$1,390.91	\$415.70	147	14	22	36	0
\$5,000 PCSA Rider	\$581.27	\$1,162.53	\$1,468.84	\$911.43	\$272.40	\$705.11	\$1,410.21	\$1,781.81	\$1,105.62	\$330.44	606	51	227	75	0
\$10,000 PCSA Rider	\$432.69	\$865.38	\$1,093.40	\$678.45	\$202.77	\$524.89	\$1,049.76	\$1,326.37	\$823.02	\$245.98	89	38	40	33	0
\$15,000 PCSA Rider	\$279.18	\$558.35	\$705.47	\$437.75	\$130.83	\$338.65	\$677.30	\$855.76	\$531.01	\$158.70	445	192	346	98	0
\$2,250 PPACA	\$745.64	\$1,491.28	\$1,887.07	\$1,171.06	\$349.44	\$875.63	\$1,751.26	\$2,216.15	\$1,375.28	\$410.35	350	74	52	75	0
\$5,000 PPACA	\$571.85	\$1,143.70	\$1,447.89	\$898.56	\$267.99	\$693.68	\$1,387.36	\$1,756.38	\$1,089.99	\$325.09	444	97	216	37	0
\$10,000 PPACA	\$423.27	\$846.55	\$1,072.45	\$665.58	\$198.36	\$513.46	\$1,026.91	\$1,300.94	\$807.39	\$240.63	257	39	70	16	0
\$15,000 PPACA	\$269.76	\$539.52	\$684.52	\$424.88	\$126.42	\$327.22	\$654.45	\$830.33	\$515.38	\$153.35	1,305	514	463	264	0
\$2,250 PPACA w/ MH	\$1,028.29	\$2,056.59	\$2,598.50	\$1,612.36	\$481.90	\$1,128.89	\$2,257.79	\$2,852.71	\$1,770.10	\$529.04	6	0	0	0	0
\$5,000 PPACA w/ MH	\$788.98	\$1,577.96	\$1,993.76	\$1,237.12	\$369.75	\$927.21	\$1,854.42	\$2,343.06	\$1,453.87	\$434.53	0	0	0	0	0
\$10,000 PPACA w/ MH	\$584.40	\$1,168.80	\$1,476.78	\$916.34	\$273.87	\$678.05	\$1,356.10	\$1,713.43	\$1,063.18	\$317.76	0	0	0	0	0
\$15,000 PPACA w/ MH	\$373.01	\$746.01	\$942.59	\$584.87	\$174.80	\$452.47	\$904.93	\$1,143.39	\$709.46	\$212.04	0	0	0	0	0
Lumenos HIA \$5,000	\$495.71	\$892.63	\$1,251.70	\$778.05	\$235.08	\$600.94	\$1,082.05	\$1,517.61	\$943.05	\$284.39	0	8	0	0	0
Lumenos HIA+ \$10,000	\$357.40	\$646.29	\$895.31	\$566.82	\$190.23	\$430.38	\$777.65	\$1,079.74	\$681.24	\$224.43	48	7	0	12	0
Lumenos HIA+ \$5,000	\$508.75	\$918.71	\$1,277.78	\$804.13	\$261.16	\$613.98	\$1,108.13	\$1,543.69	\$969.13	\$310.47	6	0	0	0	0
Lumenos HSA \$2,500	\$605.23	\$1,089.42	\$1,529.42	\$949.00	\$283.63	\$710.46	\$1,278.84	\$1,795.35	\$1,114.01	\$332.95	187	38	16	15	0
Lumenos HSA \$5,000	\$493.90	\$889.01	\$1,248.08	\$774.43	\$231.46	\$599.13	\$1,078.43	\$1,513.99	\$939.43	\$280.77	443	99	62	51	0
Standard: \$250/\$1,000	\$970.84	\$1,941.69	\$2,453.33	\$1,522.29	\$454.97	\$970.84	\$1,941.69	\$2,453.33	\$1,522.29	\$454.97	51	24	0	12	0
Standard: \$500/\$1,000	\$959.71	\$1,919.41	\$2,425.18	\$1,504.83	\$449.75	\$959.71	\$1,919.41	\$2,425.18	\$1,504.83	\$449.75	9	0	0	0	0
Standard: \$1,000/\$1,000	\$937.45	\$1,874.89	\$2,368.93	\$1,469.91	\$439.32	\$937.45	\$1,874.89	\$2,368.93	\$1,469.91	\$439.32	12	0	0	0	0
Standard: \$1,500/\$1,000	\$915.17	\$1,830.34	\$2,312.64	\$1,434.99	\$428.88	\$915.17	\$1,830.34	\$2,312.64	\$1,434.99	\$428.88	12	0	0	0	0
Basic: \$250/\$1,000	\$837.50	\$1,675.00	\$2,116.35	\$1,313.20	\$392.48	\$837.50	\$1,675.00	\$2,116.35	\$1,313.20	\$392.48	33	0	5	7	0
Basic: \$500/\$1,000	\$826.36	\$1,652.72	\$2,088.21	\$1,295.74	\$387.26	\$826.36	\$1,652.72	\$2,088.21	\$1,295.74	\$387.26	12	0	0	0	0
Basic: \$1,000/\$1,000	\$804.10	\$1,608.20	\$2,031.96	\$1,260.82	\$376.83	\$804.10	\$1,608.20	\$2,031.96	\$1,260.82	\$376.83	0	0	0	0	0
Basic: \$1,500/\$1,000	\$781.82	\$1,563.65	\$1,975.67	\$1,225.90	\$366.39	\$781.82	\$1,563.65	\$1,975.67	\$1,225.90	\$366.39	0	0	0	0	0
Standard: \$250/\$1,000 w/ MH	\$1,336.85	\$2,673.69	\$3,378.20	\$2,096.17	\$626.50	\$1,336.85	\$2,673.69	\$3,378.20	\$2,096.17	\$626.50	0	0	0	0	0
Standard: \$500/\$1,000 w/ MH	\$1,321.51	\$2,643.01	\$3,339.45	\$2,072.12	\$619.31	\$1,321.52	\$2,643.04	\$3,339.48	\$2,072.14	\$619.31	0	0	0	0	0
Standard: \$1,000/\$1,000 w/ MH	\$1,290.85	\$2,581.71	\$3,261.99	\$2,024.06	\$604.94	\$1,290.85	\$2,581.71	\$3,261.99	\$2,024.06	\$604.94	0	0	0	0	0
Standard: \$1,500/\$1,000 w/ MH	\$1,260.19	\$2,520.37	\$3,184.50	\$1,975.98	\$590.57	\$1,260.19	\$2,520.37	\$3,184.50	\$1,975.98	\$590.57	0	0	0	0	0
Basic: \$250/\$1,000 w/ MH	\$1,153.24	\$2,306.47	\$2,914.23	\$1,808.27	\$540.45	\$1,153.24	\$2,306.47	\$2,914.23	\$1,808.27	\$540.45	0	0	0	0	0
Basic: \$500/\$1,000 w/ MH	\$1,137.89	\$2,275.79	\$2,875.46	\$1,784.22	\$533.26	\$1,137.89	\$2,275.79	\$2,875.46	\$1,784.22	\$533.26	0	0	0	0	0
Basic: \$1,000/\$1,000 w/ MH	\$1,107.24	\$2,214.48	\$2,798.00	\$1,736.15	\$518.90	\$1,107.24	\$2,214.48	\$2,798.00	\$1,736.15	\$518.90	0	0	0	0	0
Basic: \$1,500/\$1,000 w/ MH	\$1,076.58	\$2,153.15	\$2,720.50	\$1,688.08	\$504.52	\$1,076.58	\$2,153.15	\$2,720.50	\$1,688.08	\$504.52	0	0	0	0	0
HMO Mandated Basic	\$1,675.84	\$3,351.69	\$4,440.98	\$2,765.14	\$785.36	\$2,032.87	\$4,065.74	\$5,387.11	\$3,354.24	\$952.68	0	0	0	0	0
HMO Mandated Standard	\$2,062.80	\$4,125.60	\$5,466.43	\$3,403.63	\$966.71	\$2,502.27	\$5,004.55	\$6,631.03	\$4,128.75	\$1,172.66	0	0	0	0	0
HealthChoice HDHP \$2,600	\$397.92	\$752.06	\$1,042.54	\$632.69	\$186.48	\$460.73	\$870.79	\$1,207.12	\$732.57	\$215.92	62	0	12	0	0
HealthChoice HDHP \$5,000	\$302.92	\$557.38	\$772.45	\$469.53	\$141.96	\$367.46	\$676.12	\$937.02	\$569.56	\$172.20	244	75	80	53	0
HealthChoice HDHP \$2,600 w/ MH	\$547.93	\$1,035.59	\$1,435.59	\$871.22	\$256.78	\$595.56	\$1,125.62	\$1,560.38	\$946.95	\$279.10	12	8	9	20	0
HealthChoice HDHP \$5,000 w/ MH	\$417.13	\$767.51	\$1,063.68	\$646.55	\$195.48	\$505.99	\$931.02	\$1,290.28	\$784.29	\$237.13	0	0	8	0	0

**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**  
Exhibit V: Average Rate Increase Demonstration

Rates 12 Months Prior Age 55 to 59						Proposed Rates Age 55 to 59					Contract months twelve months ending April 30, 2014				
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1,000	\$987.57	\$1,975.13	\$2,495.58	\$1,548.51	\$383.92	\$1,144.18	\$2,288.37	\$2,891.36	\$1,794.07	\$444.81	126	77	24	7	0
\$300/\$1,000	\$970.03	\$1,940.06	\$2,451.25	\$1,521.00	\$377.10	\$1,125.04	\$2,250.08	\$2,842.97	\$1,764.06	\$437.37	21	0	0	0	0
\$500/\$1,000	\$948.38	\$1,896.75	\$2,396.54	\$1,487.06	\$368.69	\$1,102.43	\$2,204.87	\$2,785.85	\$1,728.61	\$428.58	24	12	0	0	0
\$750/\$1,000	\$923.70	\$1,847.39	\$2,334.18	\$1,448.35	\$359.09	\$1,075.36	\$2,150.73	\$2,717.45	\$1,686.16	\$418.05	12	0	0	0	0
\$1000/\$1,000	\$900.07	\$1,800.14	\$2,274.47	\$1,411.32	\$349.91	\$1,050.17	\$2,100.33	\$2,653.76	\$1,646.67	\$408.26	0	0	0	0	0
\$2,000/\$1,000	\$811.91	\$1,623.81	\$2,051.69	\$1,273.08	\$315.63	\$956.94	\$1,913.87	\$2,418.18	\$1,500.47	\$372.01	33	0	12	0	0
\$4,000/\$1,000	\$704.53	\$1,409.06	\$1,780.35	\$1,104.71	\$273.89	\$845.46	\$1,690.93	\$2,136.48	\$1,325.68	\$328.68	39	12	0	0	0
\$150/\$1,000, \$20,000 MAX	\$782.36	\$1,564.72	\$1,977.02	\$1,226.75	\$304.15	\$906.42	\$1,812.85	\$2,290.54	\$1,421.27	\$352.38	0	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$623.19	\$1,246.38	\$1,574.79	\$977.15	\$242.27	\$722.02	\$1,444.04	\$1,824.54	\$1,132.13	\$280.69	1	0	0	0	0
\$2,250	\$871.08	\$1,742.16	\$2,201.22	\$1,365.86	\$338.64	\$1,021.86	\$2,043.72	\$2,582.24	\$1,602.28	\$397.25	171	32	32	24	0
\$5,000	\$661.58	\$1,323.15	\$1,671.80	\$1,037.36	\$257.19	\$802.53	\$1,605.05	\$2,027.99	\$1,258.36	\$311.99	1,205	540	265	125	0
\$10,000	\$482.47	\$964.94	\$1,219.21	\$756.51	\$187.56	\$585.27	\$1,170.53	\$1,478.97	\$917.69	\$227.53	249	41	12	12	0
\$15,000	\$297.42	\$594.83	\$751.56	\$466.35	\$115.62	\$360.77	\$721.53	\$911.66	\$565.69	\$140.25	1,504	985	511	156	0
\$2,250 PCSA Rider	\$910.20	\$1,820.41	\$2,300.09	\$1,427.21	\$353.85	\$1,069.33	\$2,138.66	\$2,702.19	\$1,676.72	\$415.70	263	43	26	20	0
\$5,000 PCSA Rider	\$700.70	\$1,401.40	\$1,770.67	\$1,098.71	\$272.40	\$850.00	\$1,699.99	\$2,147.94	\$1,332.80	\$330.44	1,190	272	145	116	0
\$10,000 PCSA Rider	\$521.59	\$1,043.19	\$1,318.08	\$817.86	\$202.77	\$632.74	\$1,265.47	\$1,598.92	\$992.13	\$245.98	109	45	12	7	0
\$15,000 PCSA Rider	\$336.54	\$673.08	\$850.43	\$527.70	\$130.83	\$408.24	\$816.47	\$1,031.61	\$640.13	\$158.70	826	555	177	76	0
\$2,250 PPACA	\$898.85	\$1,797.70	\$2,274.82	\$1,411.69	\$349.44	\$1,055.55	\$2,111.10	\$2,671.52	\$1,657.87	\$410.35	281	57	27	44	0
\$5,000 PPACA	\$689.35	\$1,378.69	\$1,745.40	\$1,083.19	\$267.99	\$836.22	\$1,672.43	\$2,117.27	\$1,313.95	\$325.09	921	222	56	78	0
\$10,000 PPACA	\$510.24	\$1,020.48	\$1,292.81	\$802.34	\$198.36	\$618.96	\$1,237.91	\$1,568.25	\$973.28	\$240.63	322	82	25	36	0
\$15,000 PPACA	\$325.19	\$650.37	\$825.16	\$512.18	\$126.42	\$394.46	\$788.91	\$1,000.94	\$621.28	\$153.35	2,063	858	347	204	0
\$2,250 PPACA w/ MH	\$1,239.59	\$2,479.17	\$3,132.44	\$1,943.67	\$481.90	\$1,360.86	\$2,721.72	\$3,438.89	\$2,133.82	\$529.04	0	0	0	0	0
\$5,000 PPACA w/ MH	\$951.10	\$1,902.20	\$2,403.43	\$1,491.32	\$369.75	\$1,117.73	\$2,235.46	\$2,824.51	\$1,752.61	\$434.53	0	0	0	8	0
\$10,000 PPACA w/ MH	\$704.48	\$1,408.96	\$1,780.23	\$1,104.62	\$273.87	\$817.37	\$1,634.75	\$2,065.51	\$1,281.64	\$317.76	0	0	0	0	0
\$15,000 PPACA w/ MH	\$449.65	\$899.30	\$1,136.27	\$705.05	\$174.80	\$545.44	\$1,090.88	\$1,378.33	\$855.24	\$212.04	0	0	0	0	0
Lumenos HIA \$5,000	\$597.19	\$1,075.31	\$1,508.15	\$937.18	\$235.08	\$724.05	\$1,303.65	\$1,828.71	\$1,136.08	\$284.39	32	0	0	0	0
Lumenos HIA+ \$10,000	\$427.78	\$772.99	\$1,073.18	\$677.18	\$190.23	\$515.76	\$931.34	\$1,295.50	\$815.12	\$224.43	65	35	0	0	0
Lumenos HIA+ \$5,000	\$610.23	\$1,101.39	\$1,534.23	\$963.26	\$261.16	\$737.09	\$1,329.73	\$1,854.79	\$1,162.16	\$310.47	2	12	0	0	0
Lumenos HSA \$2,500	\$729.59	\$1,313.27	\$1,843.68	\$1,144.00	\$283.63	\$856.45	\$1,541.62	\$2,164.25	\$1,342.92	\$332.95	432	73	8	42	0
Lumenos HSA \$5,000	\$595.38	\$1,071.69	\$1,504.53	\$933.56	\$231.46	\$722.24	\$1,300.03	\$1,825.09	\$1,132.46	\$280.77	916	176	88	41	0
Standard: \$250/\$1,000	\$1,170.33	\$2,340.67	\$2,957.43	\$1,835.09	\$454.97	\$1,170.33	\$2,340.67	\$2,957.43	\$1,835.09	\$454.97	86	0	0	24	0
Standard: \$500/\$1,000	\$1,156.91	\$2,313.81	\$2,923.51	\$1,814.04	\$449.75	\$1,156.91	\$2,313.81	\$2,923.51	\$1,814.04	\$449.75	0	0	0	0	0
Standard: \$1,000/\$1,000	\$1,130.07	\$2,260.14	\$2,855.69	\$1,771.95	\$439.32	\$1,130.07	\$2,260.14	\$2,855.69	\$1,771.95	\$439.32	0	0	12	0	0
Standard: \$1,500/\$1,000	\$1,103.22	\$2,206.44	\$2,787.84	\$1,729.85	\$428.88	\$1,103.22	\$2,206.44	\$2,787.84	\$1,729.85	\$428.88	12	0	0	0	0
Basic: \$250/\$1,000	\$1,009.59	\$2,019.17	\$2,551.22	\$1,583.03	\$392.48	\$1,009.59	\$2,019.17	\$2,551.22	\$1,583.03	\$392.48	13	0	0	0	0
Basic: \$500/\$1,000	\$996.16	\$1,992.32	\$2,517.30	\$1,561.98	\$387.26	\$996.16	\$1,992.32	\$2,517.30	\$1,561.98	\$387.26	1	0	0	0	0
Basic: \$1,000/\$1,000	\$969.33	\$1,938.65	\$2,449.48	\$1,519.90	\$376.83	\$969.33	\$1,938.65	\$2,449.48	\$1,519.90	\$376.83	0	0	0	0	0
Basic: \$1,500/\$1,000	\$942.47	\$1,884.95	\$2,381.63	\$1,477.80	\$366.39	\$942.47	\$1,884.95	\$2,381.63	\$1,477.80	\$366.39	0	0	0	0	0
Standard: \$250/\$1,000 w/ MH	\$1,611.54	\$3,223.08	\$4,072.36	\$2,526.89	\$626.50	\$1,611.54	\$3,223.08	\$4,072.36	\$2,526.89	\$626.50	0	0	0	0	0
Standard: \$500/\$1,000 w/ MH	\$1,593.05	\$3,186.10	\$4,025.64	\$2,497.90	\$619.31	\$1,593.06	\$3,186.13	\$4,025.67	\$2,497.92	\$619.31	0	0	0	0	0
Standard: \$1,000/\$1,000 w/ MH	\$1,556.10	\$3,112.19	\$3,932.26	\$2,439.97	\$604.94	\$1,556.10	\$3,112.19	\$3,932.26	\$2,439.97	\$604.94	0	0	0	0	0
Standard: \$1,500/\$1,000 w/ MH	\$1,519.13	\$3,038.26	\$3,838.85	\$2,382.00	\$590.57	\$1,519.13	\$3,038.26	\$3,838.85	\$2,382.00	\$590.57	0	0	0	0	0
Basic: \$250/\$1,000 w/ MH	\$1,390.20	\$2,780.40	\$3,513.04	\$2,179.84	\$540.45	\$1,390.20	\$2,780.40	\$3,513.04	\$2,179.84	\$540.45	0	0	0	0	0
Basic: \$500/\$1,000 w/ MH	\$1,371.71	\$2,743.42	\$3,466.31	\$2,150.84	\$533.26	\$1,371.71	\$2,743.42	\$3,466.31	\$2,150.84	\$533.26	0	0	0	0	0
Basic: \$1,000/\$1,000 w/ MH	\$1,334.76	\$2,669.52	\$3,372.93	\$2,092.89	\$518.90	\$1,334.76	\$2,669.52	\$3,372.93	\$2,092.89	\$518.90	0	0	0	0	0
Basic: \$1,500/\$1,000 w/ MH	\$1,297.79	\$2,595.58	\$3,279.51	\$2,034.94	\$504.52	\$1,297.79	\$2,595.58	\$3,279.51	\$2,034.94	\$504.52	0	0	0	0	0
HMO Mandated Basic	\$2,020.19	\$4,040.39	\$5,353.51	\$3,333.32	\$785.36	\$2,450.58	\$4,901.17	\$6,494.05	\$4,043.46	\$952.68	0	0	0	0	0
HMO Mandated Standard	\$2,486.67	\$4,973.33	\$6,589.67	\$4,103.00	\$966.71	\$3,016.44	\$6,032.88	\$7,993.56	\$4,977.13	\$1,172.66	0	0	0	0	0
HealthChoice HDHP \$2,600	\$479.68	\$906.59	\$1,256.76	\$762.70	\$186.48	\$555.40	\$1,049.72	\$1,455.16	\$883.10	\$215.92	94	25	12	0	0
HealthChoice HDHP \$5,000	\$365.16	\$671.91	\$931.17	\$566.01	\$141.96	\$442.96	\$815.05	\$1,129.55	\$686.59	\$172.20	486	177	45	16	0
HealthChoice HDHP \$2,600 w/ MH	\$660.52	\$1,248.38	\$1,730.57	\$1,050.23	\$256.78	\$717.94	\$1,356.91	\$1,881.00	\$1,141.52	\$279.10	71	9	8	0	0
HealthChoice HDHP \$5,000 w/ MH	\$502.84	\$925.22	\$1,282.24	\$779.40	\$195.48	\$609.96	\$1,122.33	\$1,555.41	\$945.45	\$237.13	0	0	0	0	0

**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**  
Exhibit V: Average Rate Increase Demonstration

Rates 12 Months Prior Age 60 to 64						Proposed Rates Age 60 to 64					Contract months twelve months ending April 30, 2014				
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1,000	\$1,213.20	\$2,426.39	\$3,065.74	\$1,902.29	\$383.92	\$1,405.59	\$2,811.18	\$3,551.92	\$2,203.97	\$444.81	134	26	0	18	12
\$300/\$1,000	\$1,191.65	\$2,383.30	\$3,011.29	\$1,868.50	\$377.10	\$1,382.08	\$2,764.16	\$3,492.51	\$2,167.10	\$437.37	98	0	0	0	0
\$500/\$1,000	\$1,165.05	\$2,330.10	\$2,944.08	\$1,826.81	\$368.69	\$1,354.31	\$2,708.62	\$3,422.33	\$2,123.56	\$428.58	12	0	0	0	0
\$750/\$1,000	\$1,134.73	\$2,269.46	\$2,867.47	\$1,779.26	\$359.09	\$1,321.06	\$2,642.12	\$3,338.31	\$2,071.42	\$418.05	31	0	0	0	0
\$1000/\$1,000	\$1,105.71	\$2,211.42	\$2,794.12	\$1,733.76	\$349.91	\$1,290.09	\$2,580.18	\$3,260.07	\$2,022.86	\$408.26	13	6	0	0	0
\$2,000/\$1,000	\$997.40	\$1,994.80	\$2,520.44	\$1,563.94	\$315.63	\$1,175.56	\$2,351.12	\$2,970.65	\$1,843.28	\$372.01	54	12	0	9	0
\$4,000/\$1,000	\$865.49	\$1,730.99	\$2,187.10	\$1,357.10	\$273.89	\$1,038.63	\$2,077.26	\$2,624.62	\$1,628.57	\$328.68	44	0	0	0	0
\$150/\$1,000, \$20,000 MAX	\$961.11	\$1,922.22	\$2,428.71	\$1,507.02	\$304.15	\$1,113.52	\$2,227.04	\$2,813.87	\$1,746.00	\$352.38	12	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$765.57	\$1,531.13	\$1,934.58	\$1,200.40	\$242.27	\$886.97	\$1,773.94	\$2,241.38	\$1,390.77	\$280.69	20	0	0	0	0
\$2,250	\$1,070.09	\$2,140.19	\$2,704.13	\$1,677.91	\$338.64	\$1,255.33	\$2,510.66	\$3,172.22	\$1,968.36	\$397.25	291	60	0	3	0
\$5,000	\$812.73	\$1,625.45	\$2,053.75	\$1,274.36	\$257.19	\$985.87	\$1,971.74	\$2,491.29	\$1,545.84	\$311.99	2,227	355	78	88	0
\$10,000	\$592.70	\$1,185.40	\$1,497.76	\$929.35	\$187.56	\$718.98	\$1,437.96	\$1,816.85	\$1,127.36	\$227.53	354	94	0	0	0
\$15,000	\$365.37	\$730.73	\$923.27	\$572.90	\$115.62	\$443.20	\$886.40	\$1,119.97	\$694.94	\$140.25	2,615	714	102	136	0
\$2,250 PCSA Rider	\$1,118.15	\$2,236.32	\$2,825.58	\$1,753.27	\$353.85	\$1,313.64	\$2,627.29	\$3,319.57	\$2,059.80	\$415.70	534	45	0	35	0
\$5,000 PCSA Rider	\$860.79	\$1,721.58	\$2,175.20	\$1,349.72	\$272.40	\$1,044.18	\$2,088.37	\$2,638.64	\$1,637.28	\$330.44	1,884	281	44	126	0
\$10,000 PCSA Rider	\$640.76	\$1,281.53	\$1,619.21	\$1,004.71	\$202.77	\$777.29	\$1,554.59	\$1,964.20	\$1,218.80	\$245.98	151	36	16	34	0
\$15,000 PCSA Rider	\$413.43	\$826.86	\$1,044.72	\$648.26	\$130.83	\$501.51	\$1,003.03	\$1,267.32	\$786.38	\$158.70	938	197	34	39	0
\$2,250 PPACA	\$1,104.21	\$2,208.42	\$2,794.55	\$1,734.21	\$349.44	\$1,296.72	\$2,593.44	\$3,281.90	\$2,036.66	\$410.35	523	65	0	12	0
\$5,000 PPACA	\$846.85	\$1,693.68	\$2,144.17	\$1,330.66	\$267.99	\$1,027.26	\$2,054.52	\$2,600.97	\$1,614.14	\$325.09	1,308	249	37	12	0
\$10,000 PPACA	\$626.82	\$1,253.63	\$1,588.18	\$985.65	\$198.36	\$760.37	\$1,520.74	\$1,926.53	\$1,195.66	\$240.63	564	147	17	0	0
\$15,000 PPACA	\$399.49	\$798.96	\$1,013.69	\$629.20	\$126.42	\$484.59	\$969.18	\$1,229.65	\$763.24	\$153.35	3,327	747	86	84	0
\$2,250 PPACA w/ MH	\$1,522.79	\$3,045.59	\$3,848.11	\$2,387.73	\$481.90	\$1,671.78	\$3,343.56	\$4,224.58	\$2,621.35	\$529.04	0	0	0	0	0
\$5,000 PPACA w/ MH	\$1,168.40	\$2,336.79	\$2,952.54	\$1,832.04	\$369.75	\$1,373.10	\$2,746.20	\$3,469.81	\$2,153.02	\$434.53	0	0	0	0	0
\$10,000 PPACA w/ MH	\$865.43	\$1,730.86	\$2,186.96	\$1,357.00	\$273.87	\$1,004.12	\$2,008.24	\$2,537.41	\$1,574.46	\$317.76	0	0	0	0	0
\$15,000 PPACA w/ MH	\$552.38	\$1,104.76	\$1,395.88	\$866.13	\$174.80	\$670.06	\$1,340.12	\$1,693.23	\$1,050.65	\$212.04	0	0	0	0	0
Lumenos HIA \$5,000	\$733.22	\$1,320.15	\$1,851.89	\$1,150.47	\$235.08	\$889.06	\$1,600.67	\$2,245.68	\$1,394.81	\$284.39	39	0	0	0	0
Lumenos HIA+ \$10,000	\$522.13	\$942.81	\$1,311.58	\$825.11	\$190.23	\$630.21	\$1,137.34	\$1,584.70	\$994.57	\$224.43	62	20	0	0	0
Lumenos HIA+ \$5,000	\$746.26	\$1,346.23	\$1,877.97	\$1,176.55	\$261.16	\$902.10	\$1,626.75	\$2,271.76	\$1,420.89	\$310.47	44	6	0	0	0
Lumenos HSA \$2,500	\$896.28	\$1,613.31	\$2,264.90	\$1,405.37	\$283.63	\$1,052.12	\$1,893.83	\$2,658.72	\$1,649.73	\$332.95	465	84	0	4	0
Lumenos HSA \$5,000	\$731.41	\$1,316.53	\$1,848.27	\$1,146.85	\$231.46	\$887.25	\$1,597.05	\$2,242.06	\$1,391.19	\$280.77	1,449	130	20	4	0
Standard: \$250/\$1,000	\$1,437.72	\$2,875.44	\$3,633.12	\$2,254.35	\$454.97	\$1,437.72	\$2,875.44	\$3,633.11	\$2,254.34	\$454.97	80	36	0	0	0
Standard: \$500/\$1,000	\$1,421.22	\$2,842.45	\$3,591.44	\$2,228.49	\$449.75	\$1,421.23	\$2,842.46	\$3,591.44	\$2,228.49	\$449.75	12	0	0	0	0
Standard: \$1,000/\$1,000	\$1,388.26	\$2,776.52	\$3,508.13	\$2,176.79	\$439.32	\$1,388.25	\$2,776.50	\$3,508.11	\$2,176.78	\$439.32	12	0	0	12	0
Standard: \$1,500/\$1,000	\$1,355.27	\$2,710.54	\$3,424.78	\$2,125.07	\$428.88	\$1,355.28	\$2,710.56	\$3,424.78	\$2,125.08	\$428.88	0	0	0	0	0
Basic: \$250/\$1,000	\$1,240.25	\$2,480.49	\$3,134.10	\$1,944.71	\$392.48	\$1,240.24	\$2,480.48	\$3,134.09	\$1,944.70	\$392.48	23	0	0	0	0
Basic: \$500/\$1,000	\$1,223.75	\$2,447.51	\$3,092.42	\$1,918.85	\$387.26	\$1,223.75	\$2,447.50	\$3,092.42	\$1,918.84	\$387.26	8	0	0	0	0
Basic: \$1,000/\$1,000	\$1,190.79	\$2,381.57	\$3,009.11	\$1,867.15	\$376.83	\$1,190.78	\$2,381.56	\$3,009.09	\$1,867.14	\$376.83	0	0	0	0	0
Basic: \$1,500/\$1,000	\$1,157.80	\$2,315.60	\$2,925.76	\$1,815.43	\$366.39	\$1,157.80	\$2,315.60	\$2,925.76	\$1,815.43	\$366.39	0	0	0	0	0
Standard: \$250/\$1,000 w/ MH	\$1,979.73	\$3,959.45	\$5,002.76	\$3,104.21	\$626.50	\$1,979.73	\$3,959.46	\$5,002.79	\$3,104.22	\$626.50	0	0	0	0	0
Standard: \$500/\$1,000 w/ MH	\$1,957.01	\$3,914.02	\$4,945.37	\$3,068.59	\$619.31	\$1,957.03	\$3,914.06	\$4,945.41	\$3,068.62	\$619.31	0	0	0	0	0
Standard: \$1,000/\$1,000 w/ MH	\$1,911.62	\$3,823.23	\$4,830.66	\$2,997.42	\$604.94	\$1,911.62	\$3,823.24	\$4,830.67	\$2,997.42	\$604.94	0	0	0	0	0
Standard: \$1,500/\$1,000 w/ MH	\$1,866.20	\$3,732.41	\$4,715.90	\$2,926.21	\$590.57	\$1,866.21	\$3,732.42	\$4,715.92	\$2,926.22	\$590.57	0	0	0	0	0
Basic: \$250/\$1,000 w/ MH	\$1,707.82	\$3,415.64	\$4,315.66	\$2,677.86	\$540.45	\$1,707.81	\$3,415.62	\$4,315.64	\$2,677.85	\$540.45	0	0	0	0	0
Basic: \$500/\$1,000 w/ MH	\$1,685.10	\$3,370.20	\$4,258.25	\$2,642.25	\$533.26	\$1,685.10	\$3,370.20	\$4,258.26	\$2,642.24	\$533.26	0	0	0	0	0
Basic: \$1,000/\$1,000 w/ MH	\$1,639.71	\$3,279.42	\$4,143.53	\$2,571.05	\$518.90	\$1,639.70	\$3,279.40	\$4,143.52	\$2,571.05	\$518.90	0	0	0	0	0
Basic: \$1,500/\$1,000 w/ MH	\$1,594.29	\$3,188.59	\$4,028.78	\$2,499.86	\$504.52	\$1,594.29	\$3,188.58	\$4,028.77	\$2,499.85	\$504.52	0	0	0	0	0
HMO Mandated Basic	\$2,481.75	\$4,963.49	\$6,576.62	\$4,094.87	\$785.36	\$3,010.47	\$6,020.94	\$7,977.75	\$4,967.28	\$952.68	0	0	0	0	0
HMO Mandated Standard	\$3,054.79	\$6,109.58	\$8,095.20	\$5,040.41	\$966.71	\$3,705.61	\$7,411.22	\$9,819.86	\$6,114.26	\$1,172.66	12	0	0	0	0
HealthChoice HDHP \$2,600	\$589.27	\$1,113.72	\$1,543.89	\$936.95	\$186.48	\$682.30	\$1,289.55	\$1,787.62	\$1,084.86	\$215.92	182	18	0	0	0
HealthChoice HDHP \$5,000	\$448.59	\$825.42	\$1,143.91	\$695.32	\$141.96	\$544.16	\$1,001.25	\$1,387.62	\$843.45	\$172.20	878	134	0	8	0
HealthChoice HDHP \$2,600 w/ MH	\$811.43	\$1,533.60	\$2,125.95	\$1,290.18	\$256.78	\$881.97	\$1,666.92	\$2,310.75	\$1,402.33	\$279.10	83	21	0	0	0
HealthChoice HDHP \$5,000 w/ MH	\$617.72	\$1,136.60	\$1,575.19	\$957.47	\$195.48	\$749.31	\$1,378.73	\$1,910.75	\$1,161.43	\$237.13	6	0	0	0	0

**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**  
Exhibit V: Average Rate Increase Demonstration

Rates 12 Months Prior Age 65+						Proposed Rates Age 65+					Contract months twelve months ending April 30, 2014				
<u>Plan Design</u>	<u>one adult</u>	<u>two adults</u>	<u>two adults</u>	<u>one adult</u>	<u>one or</u>	<u>one adult</u>	<u>two adults</u>	<u>two adults</u>	<u>one adult</u>	<u>one or</u>	<u>one adult</u>	<u>two adults</u>	<u>two adults</u>	<u>one adult</u>	<u>one or</u>
		<u>and child(ren)</u>	<u>and child(ren)</u>	<u>and child(ren)</u>	<u>more children</u>			<u>and child(ren)</u>	<u>and child(ren)</u>	<u>more children</u>			<u>and child(ren)</u>	<u>and child(ren)</u>	<u>more children</u>
\$150/\$1,000	\$1,213.20	\$2,426.39	\$3,065.74	\$1,902.29	\$383.92	\$1,405.59	\$2,811.18	\$3,551.92	\$2,203.97	\$444.81	99	24	0	0	0
\$300/\$1,000	\$1,191.65	\$2,383.30	\$3,011.29	\$1,868.50	\$377.10	\$1,382.08	\$2,764.16	\$3,492.51	\$2,167.10	\$437.37	1	0	0	0	0
\$500/\$1,000	\$1,165.05	\$2,330.10	\$2,944.08	\$1,826.81	\$368.69	\$1,354.31	\$2,708.62	\$3,422.33	\$2,123.56	\$428.58	12	0	0	0	0
\$750/\$1,000	\$1,134.73	\$2,269.46	\$2,867.47	\$1,779.26	\$359.09	\$1,321.06	\$2,642.12	\$3,338.31	\$2,071.42	\$418.05	0	0	0	0	0
\$1000/\$1,000	\$1,105.71	\$2,211.42	\$2,794.12	\$1,733.76	\$349.91	\$1,290.09	\$2,580.18	\$3,260.07	\$2,022.86	\$408.26	0	0	0	0	0
\$2,000/\$1,000	\$997.40	\$1,994.80	\$2,520.44	\$1,563.94	\$315.63	\$1,175.56	\$2,351.12	\$2,970.65	\$1,843.28	\$372.01	1	0	0	0	0
\$4,000/\$1,000	\$865.49	\$1,730.99	\$2,187.10	\$1,357.10	\$273.89	\$1,038.63	\$2,077.26	\$2,624.62	\$1,628.57	\$328.68	38	1	0	0	0
\$150/\$1,000, \$20,000 MAX	\$961.11	\$1,922.22	\$2,428.71	\$1,507.02	\$304.15	\$1,113.52	\$2,227.04	\$2,813.87	\$1,746.00	\$352.38	12	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$765.57	\$1,531.13	\$1,934.58	\$1,200.40	\$242.27	\$886.97	\$1,773.94	\$2,241.38	\$1,390.77	\$280.69	12	0	0	0	0
\$2,250	\$1,070.09	\$2,140.19	\$2,704.13	\$1,677.91	\$338.64	\$1,255.33	\$2,510.66	\$3,172.22	\$1,968.36	\$397.25	78	12	0	0	0
\$5,000	\$812.73	\$1,625.45	\$2,053.75	\$1,274.36	\$257.19	\$985.87	\$1,971.74	\$2,491.29	\$1,545.84	\$311.99	175	32	0	0	0
\$10,000	\$592.70	\$1,185.40	\$1,497.76	\$929.35	\$187.56	\$718.98	\$1,437.96	\$1,816.85	\$1,127.36	\$227.53	39	36	0	0	0
\$15,000	\$365.37	\$730.73	\$923.27	\$572.90	\$115.62	\$443.20	\$886.40	\$1,119.97	\$694.94	\$140.25	118	67	0	0	0
\$2,250 PCSA Rider	\$1,118.15	\$2,236.32	\$2,825.58	\$1,753.27	\$353.85	\$1,313.64	\$2,627.29	\$3,319.57	\$2,059.80	\$415.70	68	20	0	0	0
\$5,000 PCSA Rider	\$860.79	\$1,721.58	\$2,175.20	\$1,349.72	\$272.40	\$1,044.18	\$2,088.37	\$2,638.64	\$1,637.28	\$330.44	200	3	0	0	0
\$10,000 PCSA Rider	\$640.76	\$1,281.53	\$1,619.21	\$1,004.71	\$202.77	\$777.29	\$1,554.59	\$1,964.20	\$1,218.80	\$245.98	15	0	0	0	0
\$15,000 PCSA Rider	\$413.43	\$826.86	\$1,044.72	\$648.26	\$130.83	\$501.51	\$1,003.03	\$1,267.32	\$786.38	\$158.70	26	0	0	0	0
\$2,250 PPACA	\$1,104.21	\$2,208.42	\$2,794.55	\$1,734.21	\$349.44	\$1,296.72	\$2,593.44	\$3,281.90	\$2,036.66	\$410.35	19	0	0	0	0
\$5,000 PPACA	\$846.85	\$1,693.68	\$2,144.17	\$1,330.66	\$267.99	\$1,027.26	\$2,054.52	\$2,600.97	\$1,614.14	\$325.09	60	0	0	0	0
\$10,000 PPACA	\$626.82	\$1,253.63	\$1,588.18	\$985.65	\$198.36	\$760.37	\$1,520.74	\$1,926.53	\$1,195.66	\$240.63	2	0	0	0	0
\$15,000 PPACA	\$399.49	\$798.96	\$1,013.69	\$629.20	\$126.42	\$484.59	\$969.18	\$1,229.65	\$763.24	\$153.35	30	29	0	0	0
\$2,250 PPACA w/ MH	\$1,522.79	\$3,045.59	\$3,848.11	\$2,387.73	\$481.90	\$1,671.78	\$3,343.56	\$4,224.58	\$2,621.35	\$529.04	0	0	0	0	0
\$5,000 PPACA w/ MH	\$1,168.40	\$2,336.79	\$2,952.54	\$1,832.04	\$369.75	\$1,373.10	\$2,746.20	\$3,469.81	\$2,153.02	\$434.53	0	0	0	0	0
\$10,000 PPACA w/ MH	\$865.43	\$1,730.86	\$2,186.96	\$1,357.00	\$273.87	\$1,004.12	\$2,008.24	\$2,537.41	\$1,574.46	\$317.76	0	0	0	0	0
\$15,000 PPACA w/ MH	\$552.38	\$1,104.76	\$1,395.88	\$866.13	\$174.80	\$670.06	\$1,340.12	\$1,693.23	\$1,050.65	\$212.04	0	0	0	0	0
Lumenos HIA \$5,000	\$733.22	\$1,320.15	\$1,851.89	\$1,150.47	\$235.08	\$889.06	\$1,600.67	\$2,245.68	\$1,394.81	\$284.39	0	0	0	0	0
Lumenos HIA+ \$10,000	\$522.13	\$942.81	\$1,311.58	\$825.11	\$190.23	\$630.21	\$1,137.34	\$1,584.70	\$994.57	\$224.43	0	0	0	0	0
Lumenos HIA+ \$5,000	\$746.26	\$1,346.23	\$1,877.97	\$1,176.55	\$261.16	\$902.10	\$1,626.75	\$2,271.76	\$1,420.89	\$310.47	0	0	0	0	0
Lumenos HSA \$2,500	\$896.28	\$1,613.31	\$2,264.90	\$1,405.37	\$283.63	\$1,052.12	\$1,893.83	\$2,658.72	\$1,649.73	\$332.95	22	0	0	0	0
Lumenos HSA \$5,000	\$731.41	\$1,316.53	\$1,848.27	\$1,146.85	\$231.46	\$887.25	\$1,597.05	\$2,242.06	\$1,391.19	\$280.77	24	0	0	0	0
Standard: \$250/\$1,000	\$1,437.72	\$2,875.44	\$3,633.12	\$2,254.35	\$454.97	\$1,437.72	\$2,875.44	\$3,633.11	\$2,254.34	\$454.97	60	0	0	0	0
Standard: \$500/\$1,000	\$1,421.22	\$2,842.45	\$3,591.44	\$2,228.49	\$449.75	\$1,421.23	\$2,842.46	\$3,591.44	\$2,228.49	\$449.75	0	0	0	0	0
Standard: \$1,000/\$1,000	\$1,388.26	\$2,776.52	\$3,508.13	\$2,176.79	\$439.32	\$1,388.25	\$2,776.50	\$3,508.11	\$2,176.78	\$439.32	0	0	0	0	0
Standard: \$1,500/\$1,000	\$1,355.27	\$2,710.54	\$3,424.78	\$2,125.07	\$428.88	\$1,355.28	\$2,710.56	\$3,424.78	\$2,125.08	\$428.88	0	0	0	0	0
Basic: \$250/\$1,000	\$1,240.25	\$2,480.49	\$3,134.10	\$1,944.71	\$392.48	\$1,240.24	\$2,480.48	\$3,134.09	\$1,944.70	\$392.48	24	0	0	0	0
Basic: \$500/\$1,000	\$1,223.75	\$2,447.51	\$3,092.42	\$1,918.85	\$387.26	\$1,223.75	\$2,447.50	\$3,092.42	\$1,918.84	\$387.26	0	0	0	0	0
Basic: \$1,000/\$1,000	\$1,190.79	\$2,381.57	\$3,009.11	\$1,867.15	\$376.83	\$1,190.78	\$2,381.56	\$3,009.09	\$1,867.14	\$376.83	0	0	0	0	0
Basic: \$1,500/\$1,000	\$1,157.80	\$2,315.60	\$2,925.76	\$1,815.43	\$366.39	\$1,157.80	\$2,315.60	\$2,925.76	\$1,815.43	\$366.39	0	0	0	0	0
Standard: \$250/\$1,000 w/ MH	\$1,979.73	\$3,959.45	\$5,002.76	\$3,104.21	\$626.50	\$1,979.73	\$3,959.46	\$5,002.79	\$3,104.22	\$626.50	0	0	0	0	0
Standard: \$500/\$1,000 w/ MH	\$1,957.01	\$3,914.02	\$4,945.37	\$3,068.59	\$619.31	\$1,957.03	\$3,914.06	\$4,945.41	\$3,068.62	\$619.31	0	0	0	0	0
Standard: \$1,000/\$1,000 w/ MH	\$1,911.62	\$3,823.23	\$4,830.66	\$2,997.42	\$604.94	\$1,911.62	\$3,823.24	\$4,830.67	\$2,997.42	\$604.94	0	0	0	0	0
Standard: \$1,500/\$1,000 w/ MH	\$1,866.20	\$3,732.41	\$4,715.90	\$2,926.21	\$590.57	\$1,866.21	\$3,732.42	\$4,715.92	\$2,926.22	\$590.57	0	0	0	0	0
Basic: \$250/\$1,000 w/ MH	\$1,707.82	\$3,415.64	\$4,315.66	\$2,677.86	\$540.45	\$1,707.81	\$3,415.62	\$4,315.64	\$2,677.85	\$540.45	0	0	0	0	0
Basic: \$500/\$1,000 w/ MH	\$1,685.10	\$3,370.20	\$4,258.25	\$2,642.25	\$533.26	\$1,685.10	\$3,370.20	\$4,258.26	\$2,642.24	\$533.26	0	0	0	0	0
Basic: \$1,000/\$1,000 w/ MH	\$1,639.71	\$3,279.42	\$4,143.53	\$2,571.05	\$518.90	\$1,639.70	\$3,279.40	\$4,143.52	\$2,571.05	\$518.90	0	0	0	0	0
Basic: \$1,500/\$1,000 w/ MH	\$1,594.29	\$3,188.59	\$4,028.78	\$2,499.86	\$504.52	\$1,594.29	\$3,188.58	\$4,028.77	\$2,499.85	\$504.52	0	0	0	0	0
HMO Mandated Basic	\$2,481.75	\$4,963.49	\$6,576.62	\$4,094.87	\$785.36	\$3,010.47	\$6,020.94	\$7,977.75	\$4,967.28	\$952.68	0	0	0	0	0
HMO Mandated Standard	\$3,054.79	\$6,109.58	\$8,095.20	\$5,040.41	\$966.71	\$3,705.61	\$7,411.22	\$9,819.86	\$6,114.26	\$1,172.66	0	0	0	0	0
HealthChoice HDHP \$2,600	\$589.27	\$1,113.72	\$1,543.89	\$936.95	\$186.48	\$682.30	\$1,289.55	\$1,787.62	\$1,084.86	\$215.92	12	0	0	0	0
HealthChoice HDHP \$5,000	\$448.59	\$825.42	\$1,143.91	\$695.32	\$141.96	\$544.16	\$1,001.25	\$1,387.62	\$843.45	\$172.20	25	0	0	4	0
HealthChoice HDHP \$2,600 w/ MH	\$811.43	\$1,533.60	\$2,125.95	\$1,290.18	\$256.78	\$881.97	\$1,666.92	\$2,310.75	\$1,402.33	\$279.10	0	0	0	0	0
HealthChoice HDHP \$5,000 w/ MH	\$617.72	\$1,136.60	\$1,575.19	\$957.47	\$195.48	\$749.31	\$1,378.73	\$1,910.75	\$1,161.43	\$237.13	0	0	0	0	0

**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**  
Exhibit V: Average Rate Increase Demonstration

Base Period Enrollment Total Contract Months					
<u>Plan Design</u>	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child(ren)</u>	<u>one or more children</u>
\$150/\$1,000	504	139	36	49	48
\$300/\$1,000	132	0	0	0	0
\$500/\$1,000	60	12	0	24	0
\$750/\$1,000	43	0	0	12	0
\$1000/\$1,000	13	6	12	0	0
\$2,000/\$1,000	136	12	12	9	0
\$4,000/\$1,000	122	25	12	11	0
\$150/\$1,000, \$20,000 MAX	36	0	0	0	0
\$150/\$1,000, \$10,000 MAX	33	0	0	0	0
\$2,250	1,116	143	121	87	6
\$5,000	5,586	1,317	1,023	514	8
\$10,000	1,089	229	253	102	0
\$15,000	6,498	2,505	2,820	818	24
\$2,250 PCSA Rider	1,409	170	149	111	12
\$5,000 PCSA Rider	4,810	714	954	502	58
\$10,000 PCSA Rider	481	119	182	91	0
\$15,000 PCSA Rider	2,820	1,131	1,575	418	12
\$2,250 PPACA	1,946	203	322	234	46
\$5,000 PPACA	3,531	646	785	314	39
\$10,000 PPACA	1,530	360	274	139	36
\$15,000 PPACA	8,891	2,656	2,475	920	93
\$2,250 PPACA w/ MH	21	0	0	0	0
\$5,000 PPACA w/ MH	0	0	0	8	0
\$10,000 PPACA w/ MH	0	0	0	0	0
\$15,000 PPACA w/ MH	0	0	0	0	0
Lumenos HIA \$5,000	114	28	0	0	0
Lumenos HIA+ \$10,000	187	74	12	12	0
Lumenos HIA+ \$5,000	72	26	0	0	0
Lumenos HSA \$2,500	1,446	224	191	126	0
Lumenos HSA \$5,000	3,401	445	389	144	12
Standard: \$250/\$1,000	495	60	12	63	0
Standard: \$500/\$1,000	60	0	7	0	0
Standard: \$1,000/\$1,000	36	0	12	12	0
Standard: \$1,500/\$1,000	24	0	0	0	0
Basic: \$250/\$1,000	153	0	17	7	0
Basic: \$500/\$1,000	33	0	0	0	0
Basic: \$1,000/\$1,000	0	0	0	0	0
Basic: \$1,500/\$1,000	12	12	12	0	0
Standard: \$250/\$1,000 w/ MH	0	0	0	0	0
Standard: \$500/\$1,000 w/ MH	0	0	0	0	0
Standard: \$1,000/\$1,000 w/ MH	0	0	0	0	0
Standard: \$1,500/\$1,000 w/ MH	0	0	0	0	0
Basic: \$250/\$1,000 w/ MH	0	0	0	0	0
Basic: \$500/\$1,000 w/ MH	0	0	0	0	0
Basic: \$1,000/\$1,000 w/ MH	0	0	0	0	0
Basic: \$1,500/\$1,000 w/ MH	0	0	0	0	0
HMO Mandated Basic	0	0	0	0	0
HMO Mandated Standard	36	0	12	12	0
HealthChoice HDHP \$2,600	412	43	75	24	0
HealthChoice HDHP \$5,000	1,859	420	389	129	0
HealthChoice HDHP \$2,600 w/ MH	337	38	76	63	0
HealthChoice HDHP \$5,000 w/ MH	6	0	8	0	0

**Total Premium**

	<b>At Current Rates</b>	<b>At Proposed Rates</b>	<b>Average Increase</b>
HealthChoice GF	29,315,667	35,100,256	19.7%
HealthChoice NGF	14,787,057	17,834,805	20.6%
Lumenos	4,988,721	5,986,096	20.0%
HMO	143,730	174,351	21.3%
HealthChoice HDHP	2,000,015	2,364,252	18.2%
<b>Total-Closed Block</b>	<b>51,235,190</b>	<b>61,459,759</b>	<b>20.0%</b>
Closed Block	19,227,540	22,813,556	18.7%
<b>Total</b>	<b>70,462,730</b>	<b>84,273,316</b>	<b>19.60%</b>

Anthem Blue Cross and Blue Shield

Direct Pay Rate Filing - All Products

Effective January 1, 2015

Exhibit V.A: Current and Proposed Premium Summary - Non HealthChoice Block

Plan Design	Current Rates Age <30					Contract months twelve months ending April 30, 2014						
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children		
\$150/\$1,000	\$404.60	\$809.19	\$1,022.41	\$634.41	\$383.92	0	0	0	0	0	HC 150	30 below
\$300/\$1,000	\$397.41	\$794.82	\$1,004.25	\$623.14	\$377.10	0	0	0	0	0	HC 300	30 below
\$500/\$1,000	\$388.54	\$777.08	\$981.84	\$609.23	\$368.69	0	0	0	0	0	HC 500	30 below
\$750/\$1,000	\$378.43	\$756.86	\$956.29	\$593.37	\$359.09	0	0	0	0	0	HC 750	30 below
\$1000/\$1,000	\$368.75	\$737.50	\$931.83	\$578.20	\$349.91	0	0	0	0	0	HC 1000	30 below
\$2,000/\$1,000	\$332.63	\$665.26	\$840.56	\$521.57	\$315.63	0	0	0	0	0	HC 2000	30 below
\$4,000/\$1,000	\$288.64	\$577.28	\$729.39	\$452.59	\$273.89	0	0	0	0	0	HC 4000	30 below
\$150/\$1,000, \$20,000 MAX	\$320.53	\$641.05	\$809.96	\$502.58	\$304.15	0	0	0	0	0	HC 150 20K	30 below
\$150/\$1,000, \$10,000 MAX	\$255.31	\$510.63	\$645.17	\$400.33	\$242.27	0	0	0	0	0	HC 150 10K	30 below
\$2,250	\$356.87	\$713.74	\$901.82	\$559.58	\$338.64	32	0	0	0	6	HC 2250	30 below
\$5,000	\$271.04	\$542.08	\$684.92	\$424.99	\$257.19	196	8	12	0	8	HC 5000	30 below
\$10,000	\$197.66	\$395.33	\$499.50	\$309.94	\$187.56	53	0	0	0	0	HC 10000	30 below
\$15,000	\$121.85	\$243.70	\$307.91	\$191.06	\$115.62	110	0	12	3	24	HC 15000	30 below
\$2,250 PCSA Rider	\$372.90	\$745.80	\$942.32	\$584.71	\$353.85	54	0	0	0	12	HC 2250 PCSA	30 below
\$5,000 PCSA Rider	\$287.07	\$574.14	\$725.42	\$450.12	\$272.40	111	7	5	0	58	HC 5000 PCSA	30 below
\$10,000 PCSA Rider	\$213.69	\$427.39	\$540.00	\$335.07	\$202.77	17	0	0	0	0	HC 10000 PCSA	30 below
\$15,000 PCSA Rider	\$137.88	\$275.76	\$348.41	\$216.19	\$130.83	42	8	13	12	12	HC 15000 PCSA	30 below
\$2,250 PPACA	\$368.25	\$736.50	\$931.97	\$578.36	\$349.44	202	0	9	2	46	HC 2250 PPACA	30 below
\$5,000 PPACA	\$282.42	\$564.84	\$715.07	\$443.77	\$267.99	257	5	29	8	39	HC 5000 PPACA	30 below
\$10,000 PPACA	\$209.04	\$418.09	\$529.65	\$328.72	\$198.36	70	9	22	0	36	HC 10000 PPACA	30 below
\$15,000 PPACA	\$133.23	\$266.46	\$338.06	\$209.84	\$126.42	617	18	29	1	93	HC 15000 PPACA	30 below
\$2,250 PPACA w/ MH	\$507.85	\$1,015.69	\$1,283.33	\$796.30	\$481.90	0	0	0	0	0	HC 2250 PPACA MH	30 below
\$5,000 PPACA w/ MH	\$389.66	\$779.31	\$984.66	\$610.98	\$369.75	0	0	0	0	0	HC 5000 PPACA MH	30 below
\$10,000 PPACA w/ MH	\$288.62	\$577.24	\$729.34	\$452.55	\$273.87	0	0	0	0	0	HC 10000 PPACA MH	30 below
\$15,000 PPACA w/ MH	\$184.22	\$368.43	\$465.52	\$288.85	\$174.80	0	0	0	0	0	HC 15000 PPACA MH	30 below
Lumenos HIA \$5,000	\$245.73	\$442.68	\$620.01	\$386.09	\$235.08	9	0	0	0	0	Lumenos HIA 5000	30 below
Lumenos HIA+ \$10,000	\$184.02	\$334.22	\$457.20	\$294.97	\$190.23	2	0	0	0	0	Lumenos HIA+ 10000	30 below
Lumenos HIA+ \$5,000	\$258.77	\$468.76	\$646.09	\$412.17	\$261.16	0	0	0	0	0	Lumenos HIA+ 5000	30 below
Lumenos HSA \$2,500	\$298.91	\$538.03	\$755.34	\$468.68	\$283.63	32	0	0	22	0	Lumenos HSA 2500	30 below
Lumenos HSA \$5,000	\$243.92	\$439.06	\$616.39	\$382.47	\$231.46	170	3	9	0	12	Lumenos HSA 5000	30 below
Standard: \$250/\$1,000	\$479.47	\$958.95	\$1,211.63	\$751.81	\$454.97	53	0	0	1	0	HC STD 250	30 below
Standard: \$500/\$1,000	\$473.97	\$947.94	\$1,197.73	\$743.19	\$449.75	6	0	0	0	0	HC STD 500	30 below
Standard: \$1,000/\$1,000	\$462.98	\$925.96	\$1,169.95	\$725.95	\$439.32	12	0	0	0	0	HC STD 1000	30 below
Standard: \$1,500/\$1,000	\$451.98	\$903.95	\$1,142.15	\$708.70	\$428.88	0	0	0	0	0	HC STD 1500	30 below
Basic: \$250/\$1,000	\$413.62	\$827.23	\$1,045.21	\$648.55	\$392.48	13	0	0	0	0	HC BSC 250	30 below
Basic: \$500/\$1,000	\$408.12	\$816.23	\$1,031.31	\$639.93	\$387.26	0	0	0	0	0	HC BSC 500	30 below
Basic: \$1,000/\$1,000	\$397.12	\$794.24	\$1,003.53	\$622.69	\$376.83	0	0	0	0	0	HC BSC 1000	30 below
Basic: \$1,500/\$1,000	\$386.12	\$772.24	\$975.73	\$605.44	\$366.39	0	0	0	0	0	HC BSC 1500	30 below
Standard: \$250/\$1,000 w/ MH	\$660.23	\$1,320.46	\$1,668.40	\$1,035.24	\$626.50	0	0	0	0	0	HC STD 250 MH	30 below
Standard: \$500/\$1,000 w/ MH	\$652.65	\$1,305.31	\$1,649.26	\$1,023.36	\$619.31	0	0	0	0	0	HC STD 500 MH	30 below
Standard: \$1,000/\$1,000 w/ MH	\$637.52	\$1,275.03	\$1,611.00	\$999.63	\$604.94	0	0	0	0	0	HC STD 1000 MH	30 below
Standard: \$1,500/\$1,000 w/ MH	\$622.37	\$1,244.74	\$1,572.73	\$975.88	\$590.57	0	0	0	0	0	HC STD 1500 MH	30 below
Basic: \$250/\$1,000 w/ MH	\$569.55	\$1,139.10	\$1,439.25	\$893.06	\$540.45	0	0	0	0	0	HC BSC 250 MH	30 below
Basic: \$500/\$1,000 w/ MH	\$561.97	\$1,123.95	\$1,420.11	\$881.18	\$533.26	0	0	0	0	0	HC BSC 500 MH	30 below
Basic: \$1,000/\$1,000 w/ MH	\$546.84	\$1,093.67	\$1,381.85	\$857.44	\$518.90	0	0	0	0	0	HC BSC 1000 MH	30 below
Basic: \$1,500/\$1,000 w/ MH	\$531.69	\$1,063.38	\$1,343.58	\$833.69	\$504.52	0	0	0	0	0	HC BSC 1500 MH	30 below
HMO Mandated Basic	\$827.65	\$1,655.30	\$2,193.27	\$1,365.62	\$785.36	0	0	0	0	0	HMO BSC	30 below
HMO Mandated Standard	\$1,018.76	\$2,037.52	\$2,699.72	\$1,680.96	\$966.71	0	0	0	0	0	HMO STD	30 below
HealthChoice HDHP \$2,600	\$196.52	\$371.42	\$514.88	\$312.47	\$186.48	5	0	0	0	0	HC HSA 2600	30 below
HealthChoice HDHP \$5,000	\$149.60	\$275.27	\$381.49	\$231.89	\$141.96	0	0	0	0	0	HC HSA 5000	30 below
HealthChoice HDHP \$2,600 w/ MH	\$270.61	\$511.45	\$709.00	\$430.27	\$256.78	89	0	12	0	0	HC HSA 2600 w/MH	30 below
HealthChoice HDHP \$5,000 w/ MH	\$206.01	\$379.05	\$525.32	\$319.31	\$195.48	0	0	0	0	0	HC HSA 5000 w/MH	30 below

Anthem Blue Cross and Blue Shield

Direct Pay Rate Filing - All Products

Effective January 1, 2015

Exhibit V.A: Current and Proposed Premium Summary - Non HealthChoice Block

Proposed Rates Age <30						One Adult Proposed to	
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	Current	
\$150/\$1,000	\$468.76	\$937.52	\$1,184.56	\$735.01	\$444.81	15.9%	
\$300/\$1,000	\$460.92	\$921.83	\$1,164.73	\$722.72	\$437.37	16.0%	
\$500/\$1,000	\$451.65	\$903.31	\$1,141.33	\$708.19	\$428.58	16.2%	
\$750/\$1,000	\$440.56	\$881.13	\$1,113.31	\$690.80	\$418.05	16.4%	
\$1000/\$1,000	\$430.24	\$860.48	\$1,087.22	\$674.62	\$408.26	16.7%	
\$2,000/\$1,000	\$392.05	\$784.09	\$990.70	\$614.73	\$372.01	17.9%	
\$4,000/\$1,000	\$346.38	\$692.75	\$875.29	\$543.12	\$328.68	20.0%	
\$150/\$1,000, \$20,000 MAX	\$371.35	\$742.70	\$938.41	\$582.28	\$352.38	15.9%	
\$150/\$1,000, \$10,000 MAX	\$295.80	\$591.61	\$747.49	\$463.82	\$280.69	15.9%	
\$2,250	\$418.64	\$837.29	\$1,057.91	\$656.44	\$397.25	17.3%	
\$5,000	\$328.79	\$657.57	\$830.84	\$515.54	\$311.99	21.3%	
\$10,000	\$239.78	\$479.55	\$605.92	\$375.97	\$227.53	21.3%	
\$15,000	\$147.80	\$295.60	\$373.50	\$231.76	\$140.25	21.3%	
\$2,250 PCSA Rider	\$438.09	\$876.18	\$1,107.05	\$686.94	\$415.70	17.5%	
\$5,000 PCSA Rider	\$348.24	\$696.46	\$879.98	\$546.04	\$330.44	21.3%	
\$10,000 PCSA Rider	\$259.23	\$518.44	\$655.06	\$406.47	\$245.98	21.3%	
\$15,000 PCSA Rider	\$167.25	\$334.49	\$422.64	\$262.26	\$158.70	21.3%	
\$2,250 PPACA	\$432.44	\$864.90	\$1,094.49	\$679.22	\$410.35	17.4%	
\$5,000 PPACA	\$342.59	\$685.18	\$867.42	\$538.32	\$325.09	21.3%	
\$10,000 PPACA	\$253.58	\$507.16	\$642.50	\$398.75	\$240.63	21.3%	
\$15,000 PPACA	\$161.60	\$323.21	\$410.08	\$254.54	\$153.35	21.3%	
\$2,250 PPACA w/ MH	\$557.53	\$1,115.06	\$1,408.87	\$874.20	\$529.04	9.8%	
\$5,000 PPACA w/ MH	\$457.92	\$915.85	\$1,157.17	\$718.02	\$434.53	17.5%	
\$10,000 PPACA w/ MH	\$334.87	\$669.74	\$846.21	\$525.07	\$317.76	16.0%	
\$15,000 PPACA w/ MH	\$223.46	\$446.92	\$564.69	\$350.38	\$212.04	21.3%	
Lumenos HIA \$5,000	\$297.70	\$536.23	\$751.34	\$467.58	\$284.39	21.1%	
Lumenos HIA+ \$10,000	\$220.07	\$399.09	\$548.29	\$351.48	\$224.43	19.6%	
Lumenos HIA+ \$5,000	\$310.74	\$562.31	\$777.42	\$493.66	\$310.47	20.1%	
Lumenos HSA \$2,500	\$350.88	\$631.58	\$886.67	\$550.18	\$332.95	17.4%	
Lumenos HSA \$5,000	\$295.89	\$532.61	\$747.72	\$463.96	\$280.77	21.3%	
Standard: \$250/\$1,000	\$479.47	\$958.95	\$1,211.63	\$751.81	\$454.97	0.0%	
Standard: \$500/\$1,000	\$473.97	\$947.94	\$1,197.73	\$743.19	\$449.75	0.0%	
Standard: \$1,000/\$1,000	\$462.98	\$925.96	\$1,169.95	\$725.95	\$439.32	0.0%	
Standard: \$1,500/\$1,000	\$451.98	\$903.95	\$1,142.15	\$708.70	\$428.88	0.0%	
Basic: \$250/\$1,000	\$413.62	\$827.23	\$1,045.21	\$648.55	\$392.48	0.0%	
Basic: \$500/\$1,000	\$408.12	\$816.23	\$1,031.31	\$639.93	\$387.26	0.0%	
Basic: \$1,000/\$1,000	\$397.12	\$794.24	\$1,003.53	\$622.69	\$376.83	0.0%	
Basic: \$1,500/\$1,000	\$386.12	\$772.24	\$975.73	\$605.44	\$366.39	0.0%	
Standard: \$250/\$1,000 w/ MH	\$660.23	\$1,320.46	\$1,668.40	\$1,035.24	\$626.50	0.0%	
Standard: \$500/\$1,000 w/ MH	\$652.66	\$1,305.32	\$1,649.27	\$1,023.37	\$619.31	0.0%	
Standard: \$1,000/\$1,000 w/ MH	\$637.52	\$1,275.03	\$1,611.00	\$999.63	\$604.94	0.0%	
Standard: \$1,500/\$1,000 w/ MH	\$622.37	\$1,244.74	\$1,572.73	\$975.88	\$590.57	0.0%	
Basic: \$250/\$1,000 w/ MH	\$569.55	\$1,139.10	\$1,439.25	\$893.06	\$540.45	0.0%	
Basic: \$500/\$1,000 w/ MH	\$561.97	\$1,123.95	\$1,420.11	\$881.18	\$533.26	0.0%	
Basic: \$1,000/\$1,000 w/ MH	\$546.84	\$1,093.67	\$1,381.85	\$857.44	\$518.90	0.0%	
Basic: \$1,500/\$1,000 w/ MH	\$531.69	\$1,063.38	\$1,343.58	\$833.69	\$504.52	0.0%	
HMO Mandated Basic	\$1,003.98	\$2,007.95	\$2,660.54	\$1,656.56	\$952.68	21.3%	
HMO Mandated Standard	\$1,235.80	\$2,471.60	\$3,274.88	\$2,039.07	\$1,172.66	21.3%	
HealthChoice HDHP \$2,600	\$227.54	\$430.06	\$596.16	\$361.80	\$215.92	15.8%	
HealthChoice HDHP \$5,000	\$181.48	\$333.92	\$462.77	\$281.29	\$172.20	21.3%	
HealthChoice HDHP \$2,600 w/ MH	\$294.13	\$555.91	\$770.63	\$467.67	\$279.10	8.7%	
HealthChoice HDHP \$5,000 w/ MH	\$249.89	\$459.81	\$637.23	\$387.34	\$237.13	21.3%	
<b>Non-Mandated</b>							
Total Income Using Current Rates and Current Enrollment			\$472,330	\$23,262	\$84,707	\$18,395	\$76,681
Total Income Using Proposed Rates and Current Enrollment			\$565,369	\$28,218	\$101,356	\$21,866	\$92,152
<b>Mandated</b>							
Total Income Using Current Rates and Current Enrollment			\$39,189	\$0	\$0	\$752	\$0
Total Income Using Proposed Rates and Current Enrollment			\$39,189	\$0	\$0	\$752	\$0

**Anthem Blue Cross and Blue Shield**

**Direct Pay Rate Filing - All Products**

**Effective January 1, 2015**

Exhibit V.A: Current and Proposed Premium Summary - Non HealthChoice Block

Current Rates Age 30 to 39						Contract months twelve months ending April 30, 2014					
<u>Plan Design</u>	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child(ren)</u>	<u>one or more children</u>	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child(ren)</u>	<u>one or more children</u>	
\$150/\$1,000	\$502.64	\$1,005.29	\$1,270.18	\$788.15	\$383.92	0	0	0	0	0	HC 150 30-39
\$300/\$1,000	\$493.72	\$987.43	\$1,247.62	\$774.15	\$377.10	0	0	0	0	0	HC 300 30-39
\$500/\$1,000	\$482.70	\$965.39	\$1,219.77	\$756.87	\$368.69	0	0	0	0	0	HC 500 30-39
\$750/\$1,000	\$470.13	\$940.27	\$1,188.03	\$737.17	\$359.09	0	0	0	0	0	HC 750 30-39
\$1000/\$1,000	\$458.11	\$916.22	\$1,157.64	\$718.32	\$349.91	0	0	0	0	0	HC 1000 30-39
\$2,000/\$1,000	\$413.24	\$826.47	\$1,044.25	\$647.96	\$315.63	12	0	0	0	0	HC 2000 30-39
\$4,000/\$1,000	\$358.59	\$717.17	\$906.14	\$562.26	\$273.89	0	0	0	0	0	HC 4000 30-39
\$150/\$1,000, \$20,000 MAX	\$398.20	\$796.40	\$1,006.25	\$624.38	\$304.15	0	0	0	0	0	HC 150 20K 30-39
\$150/\$1,000, \$10,000 MAX	\$317.18	\$634.37	\$801.52	\$497.34	\$242.27	0	0	0	0	0	HC 150 10K 30-39
\$2,250	\$443.35	\$886.71	\$1,120.36	\$695.18	\$338.64	171	0	50	12	0	HC 2250 30-39
\$5,000	\$336.72	\$673.45	\$850.90	\$527.99	\$257.19	445	4	77	23	0	HC 5000 30-39
\$10,000	\$245.56	\$491.13	\$620.54	\$385.04	\$187.56	118	12	11	0	0	HC 10000 30-39
\$15,000	\$151.38	\$302.75	\$382.52	\$237.36	\$115.62	375	14	328	40	0	HC 15000 30-39
\$2,250 PCSA Rider	\$463.26	\$926.54	\$1,170.68	\$726.40	\$353.85	141	12	56	0	0	HC 2250 PCSA 30-39
\$5,000 PCSA Rider	\$356.63	\$713.28	\$901.22	\$559.21	\$272.40	379	24	147	22	0	HC 5000 PCSA 30-39
\$10,000 PCSA Rider	\$265.47	\$530.96	\$670.86	\$416.26	\$202.77	63	0	41	0	0	HC 10000 PCSA 30-39
\$15,000 PCSA Rider	\$171.29	\$342.58	\$432.84	\$268.58	\$130.83	197	6	186	18	0	HC 15000 PCSA 30-39
\$2,250 PPACA	\$457.49	\$914.98	\$1,157.82	\$718.51	\$349.44	326	1	98	80	0	HC 2250 PPACA 30-39
\$5,000 PPACA	\$350.86	\$701.72	\$888.36	\$551.32	\$267.99	265	13	181	93	0	HC 5000 PPACA 30-39
\$10,000 PPACA	\$259.70	\$519.40	\$658.00	\$408.37	\$198.36	148	12	69	38	0	HC 10000 PPACA 30-39
\$15,000 PPACA	\$165.52	\$331.02	\$419.98	\$260.69	\$126.42	517	139	497	105	0	HC 15000 PPACA 30-39
\$2,250 PPACA w/ MH	\$630.91	\$1,261.83	\$1,594.32	\$989.27	\$481.90	0	0	0	0	0	HC 2250 PPACA MH 30-39
\$5,000 PPACA w/ MH	\$484.08	\$968.17	\$1,223.28	\$759.04	\$369.75	0	0	0	0	0	HC 5000 PPACA MH 30-39
\$10,000 PPACA w/ MH	\$358.56	\$717.12	\$906.09	\$562.22	\$273.87	0	0	0	0	0	HC 10000 PPACA MH 30-39
\$15,000 PPACA w/ MH	\$228.86	\$457.72	\$578.33	\$358.85	\$174.80	0	0	0	0	0	HC 15000 PPACA MH 30-39
Lumenos HIA \$5,000	\$304.84	\$549.08	\$769.38	\$478.78	\$235.08	2	0	0	0	0	Lumenos HIA 5000 30-39
Lumenos HIA+ \$10,000	\$225.02	\$408.01	\$560.80	\$359.25	\$190.23	10	0	0	0	0	Lumenos HIA+ 10000 30-39
Lumenos HIA+ \$5,000	\$317.88	\$575.16	\$795.46	\$504.86	\$261.16	20	0	0	0	0	Lumenos HIA+ 5000 30-39
Lumenos HSA \$2,500	\$371.34	\$668.42	\$938.38	\$582.26	\$283.63	206	17	41	7	0	Lumenos HSA 2500 30-39
Lumenos HSA \$5,000	\$303.03	\$545.46	\$765.76	\$475.16	\$231.46	127	0	107	3	0	Lumenos HSA 5000 30-39
Standard: \$250/\$1,000	\$595.67	\$1,191.33	\$1,505.25	\$934.01	\$454.97	59	0	0	8	0	HC STD 250 30-39
Standard: \$500/\$1,000	\$588.83	\$1,177.66	\$1,487.98	\$923.29	\$449.75	30	0	7	0	0	HC STD 500 30-39
Standard: \$1,000/\$1,000	\$575.17	\$1,150.35	\$1,453.47	\$901.87	\$439.32	0	0	0	0	0	HC STD 1000 30-39
Standard: \$1,500/\$1,000	\$561.51	\$1,123.01	\$1,418.93	\$880.44	\$428.88	0	0	0	0	0	HC STD 1500 30-39
Basic: \$250/\$1,000	\$513.85	\$1,027.70	\$1,298.50	\$805.72	\$392.48	42	0	12	0	0	HC BSC 250 30-39
Basic: \$500/\$1,000	\$507.02	\$1,014.03	\$1,281.23	\$795.00	\$387.26	12	0	0	0	0	HC BSC 500 30-39
Basic: \$1,000/\$1,000	\$493.36	\$986.72	\$1,246.72	\$773.58	\$376.83	0	0	0	0	0	HC BSC 1000 30-39
Basic: \$1,500/\$1,000	\$479.69	\$959.38	\$1,212.18	\$752.16	\$366.39	0	0	0	0	0	HC BSC 1500 30-39
Standard: \$250/\$1,000 w/ MH	\$820.23	\$1,640.46	\$2,072.71	\$1,286.12	\$626.50	0	0	0	0	0	HC STD 250 MH 30-39
Standard: \$500/\$1,000 w/ MH	\$810.82	\$1,621.63	\$2,048.94	\$1,271.36	\$619.31	0	0	0	0	0	HC STD 500 MH 30-39
Standard: \$1,000/\$1,000 w/ MH	\$792.01	\$1,584.02	\$2,001.41	\$1,241.87	\$604.94	0	0	0	0	0	HC STD 1000 MH 30-39
Standard: \$1,500/\$1,000 w/ MH	\$773.19	\$1,546.39	\$1,953.86	\$1,212.37	\$590.57	0	0	0	0	0	HC STD 1500 MH 30-39
Basic: \$250/\$1,000 w/ MH	\$707.57	\$1,415.14	\$1,788.04	\$1,109.47	\$540.45	0	0	0	0	0	HC BSC 250 MH 30-39
Basic: \$500/\$1,000 w/ MH	\$698.16	\$1,396.32	\$1,764.25	\$1,094.72	\$533.26	0	0	0	0	0	HC BSC 500 MH 30-39
Basic: \$1,000/\$1,000 w/ MH	\$679.35	\$1,358.71	\$1,716.72	\$1,065.22	\$518.90	0	0	0	0	0	HC BSC 1000 MH 30-39
Basic: \$1,500/\$1,000 w/ MH	\$660.54	\$1,321.08	\$1,669.18	\$1,035.73	\$504.52	0	0	0	0	0	HC BSC 1500 MH 30-39
HMO Mandated Basic	\$1,028.22	\$2,056.44	\$2,724.78	\$1,696.56	\$785.36	0	0	0	0	0	HMO BSC 30-39
HMO Mandated Standard	\$1,265.64	\$2,531.28	\$3,353.95	\$2,088.31	\$966.71	13	0	12	0	0	HMO STD 30-39
HealthChoice HDHP \$2,600	\$244.14	\$461.43	\$639.65	\$388.19	\$186.48	33	0	12	12	0	HC HSA 2600 30-39
HealthChoice HDHP \$5,000	\$185.86	\$341.98	\$473.94	\$288.08	\$141.96	25	0	40	0	0	HC HSA 5000 30-39
HealthChoice HDHP \$2,600 w/ MH	\$336.19	\$635.39	\$880.81	\$534.54	\$256.78	63	0	32	9	0	HC HSA 2600 w/MH 30-39
HealthChoice HDHP \$5,000 w/ MH	\$255.93	\$470.91	\$652.62	\$396.69	\$195.48	0	0	0	0	0	HC HSA 5000 w/MH 30-39



Anthem Blue Cross and Blue Shield  
Direct Pay Rate Filing - All Products  
Effective January 1, 2015

Exhibit V.A: Current and Proposed Premium Summary - Non HealthChoice Block

Proposed Rates Age 30 to 39						One Adult Proposed to	
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	Current	
\$150/\$1,000	\$582.36	\$1,164.71	\$1,471.62	\$913.13	\$444.81	15.9%	
\$300/\$1,000	\$572.61	\$1,145.22	\$1,446.99	\$897.86	\$437.37	16.0%	
\$500/\$1,000	\$561.11	\$1,122.21	\$1,417.92	\$879.81	\$428.58	16.2%	
\$750/\$1,000	\$547.33	\$1,094.66	\$1,383.10	\$858.21	\$418.05	16.4%	
\$1000/\$1,000	\$534.50	\$1,069.01	\$1,350.69	\$838.11	\$408.26	16.7%	
\$2,000/\$1,000	\$487.05	\$974.11	\$1,230.78	\$763.70	\$372.01	17.9%	
\$4,000/\$1,000	\$430.32	\$860.63	\$1,087.41	\$674.73	\$328.68	20.0%	
\$150/\$1,000, \$20,000 MAX	\$461.34	\$922.69	\$1,165.82	\$723.38	\$352.38	15.9%	
\$150/\$1,000, \$10,000 MAX	\$367.49	\$734.97	\$928.64	\$576.22	\$280.69	15.9%	
\$2,250	\$520.10	\$1,040.19	\$1,314.28	\$815.51	\$397.25	17.3%	
\$5,000	\$408.46	\$816.93	\$1,032.19	\$640.47	\$311.99	21.3%	
\$10,000	\$297.88	\$595.77	\$752.75	\$467.08	\$227.53	21.3%	
\$15,000	\$183.62	\$367.24	\$464.01	\$287.92	\$140.25	21.3%	
\$2,250 PCSA Rider	\$544.26	\$1,088.51	\$1,375.33	\$853.40	\$415.70	17.5%	
\$5,000 PCSA Rider	\$432.62	\$865.25	\$1,093.24	\$678.36	\$330.44	21.3%	
\$10,000 PCSA Rider	\$322.04	\$644.09	\$813.80	\$504.97	\$245.98	21.3%	
\$15,000 PCSA Rider	\$207.78	\$415.56	\$525.06	\$325.81	\$158.70	21.3%	
\$2,250 PPACA	\$537.25	\$1,074.49	\$1,359.72	\$843.81	\$410.35	17.4%	
\$5,000 PPACA	\$425.61	\$851.23	\$1,077.63	\$668.77	\$325.09	21.3%	
\$10,000 PPACA	\$315.03	\$630.07	\$798.19	\$495.38	\$240.63	21.3%	
\$15,000 PPACA	\$200.77	\$401.54	\$509.45	\$316.22	\$153.35	21.3%	
\$2,250 PPACA w/ MH	\$692.64	\$1,385.27	\$1,750.29	\$1,086.05	\$529.04	9.8%	
\$5,000 PPACA w/ MH	\$568.89	\$1,137.79	\$1,437.59	\$892.03	\$434.53	17.5%	
\$10,000 PPACA w/ MH	\$416.02	\$832.04	\$1,051.28	\$652.32	\$317.76	16.0%	
\$15,000 PPACA w/ MH	\$277.61	\$555.23	\$701.53	\$435.30	\$212.04	21.3%	
Lumenos HIA \$5,000	\$369.41	\$665.30	\$932.54	\$580.01	\$284.39	21.2%	
Lumenos HIA+ \$10,000	\$269.80	\$488.61	\$673.96	\$429.46	\$224.43	19.9%	
Lumenos HIA+ \$5,000	\$382.45	\$691.38	\$958.62	\$606.09	\$310.47	20.3%	
Lumenos HSA \$2,500	\$435.91	\$784.64	\$1,101.54	\$683.51	\$332.95	17.4%	
Lumenos HSA \$5,000	\$367.60	\$661.68	\$928.92	\$576.39	\$280.77	21.3%	
Standard: \$250/\$1,000	\$595.67	\$1,191.33	\$1,505.25	\$934.01	\$454.97	0.0%	
Standard: \$500/\$1,000	\$588.83	\$1,177.66	\$1,487.98	\$923.29	\$449.75	0.0%	
Standard: \$1,000/\$1,000	\$575.17	\$1,150.35	\$1,453.47	\$901.87	\$439.32	0.0%	
Standard: \$1,500/\$1,000	\$561.51	\$1,123.01	\$1,418.93	\$880.44	\$428.88	0.0%	
Basic: \$250/\$1,000	\$513.85	\$1,027.70	\$1,298.50	\$805.72	\$392.48	0.0%	
Basic: \$500/\$1,000	\$507.02	\$1,014.03	\$1,281.23	\$795.00	\$387.26	0.0%	
Basic: \$1,000/\$1,000	\$493.36	\$986.72	\$1,246.72	\$773.58	\$376.83	0.0%	
Basic: \$1,500/\$1,000	\$479.69	\$959.38	\$1,212.18	\$752.16	\$366.39	0.0%	
Standard: \$250/\$1,000 w/ MH	\$820.23	\$1,640.46	\$2,072.71	\$1,286.12	\$626.50	0.0%	
Standard: \$500/\$1,000 w/ MH	\$810.82	\$1,621.65	\$2,048.95	\$1,271.37	\$619.31	0.0%	
Standard: \$1,000/\$1,000 w/ MH	\$792.01	\$1,584.02	\$2,001.41	\$1,241.87	\$604.94	0.0%	
Standard: \$1,500/\$1,000 w/ MH	\$773.19	\$1,546.39	\$1,953.86	\$1,212.37	\$590.57	0.0%	
Basic: \$250/\$1,000 w/ MH	\$707.57	\$1,415.14	\$1,788.04	\$1,109.47	\$540.45	0.0%	
Basic: \$500/\$1,000 w/ MH	\$698.16	\$1,396.32	\$1,764.25	\$1,094.72	\$533.26	0.0%	
Basic: \$1,000/\$1,000 w/ MH	\$679.35	\$1,358.71	\$1,716.72	\$1,065.22	\$518.90	0.0%	
Basic: \$1,500/\$1,000 w/ MH	\$660.54	\$1,321.08	\$1,669.18	\$1,035.73	\$504.52	0.0%	
HMO Mandated Basic	\$1,247.28	\$2,494.55	\$3,305.28	\$2,058.01	\$952.68	21.3%	
HMO Mandated Standard	\$1,535.28	\$3,070.56	\$4,068.49	\$2,533.21	\$1,172.66	21.3%	
HealthChoice HDHP \$2,600	\$282.69	\$534.27	\$740.63	\$449.47	\$215.92	15.8%	
HealthChoice HDHP \$5,000	\$225.46	\$414.84	\$574.91	\$349.45	\$172.20	21.3%	
HealthChoice HDHP \$2,600 w/ MH	\$365.41	\$690.63	\$957.38	\$581.00	\$279.10	8.7%	
HealthChoice HDHP \$5,000 w/ MH	\$310.45	\$571.23	\$791.66	\$481.21	\$237.13	21.3%	
<b>Non-Mandated</b>							
Total Income Using Current Rates and Current Enrollment			\$1,091,517	\$116,764	\$1,263,502	\$213,732	\$0
Total Income Using Proposed Rates and Current Enrollment			\$1,306,386	\$140,734	\$1,518,073	\$255,687	\$0
<b>Mandated</b>							
Total Income Using Current Rates and Current Enrollment			\$96,929	\$0	\$66,245	\$7,472	\$0
Total Income Using Proposed Rates and Current Enrollment			\$100,434	\$0	\$74,820	\$7,472	\$0

**Anthem Blue Cross and Blue Shield**

**Direct Pay Rate Filing - All Products**

**Effective January 1, 2015**

Exhibit V.A: Current and Proposed Premium Summary - Non HealthChoice Block

Current Rates Age 40 to 44						Contract months twelve months ending April 30, 2014								
	one adult	two adults	two adults	one adult	one or		one adult	two adults	two adults	one adult	one or			
Plan Design	<u>one adult</u>	<u>two adults</u>	<u>and child(ren)</u>	<u>and child(ren)</u>	<u>more children</u>		<u>one adult</u>	<u>two adults</u>	<u>and child(ren)</u>	<u>and child(ren)</u>	<u>more children</u>			
\$150/\$1,000	\$590.65	\$1,181.30	\$1,492.57	\$926.14	\$383.92		8	0	12	0	12	HC 150	40-44	15.9%
\$300/\$1,000	\$580.16	\$1,160.32	\$1,466.06	\$909.69	\$377.10		0	0	0	0	0	HC 300	40-44	16.0%
\$500/\$1,000	\$567.21	\$1,134.42	\$1,433.34	\$889.39	\$368.69		0	0	0	0	0	HC 500	40-44	16.2%
\$750/\$1,000	\$552.45	\$1,104.90	\$1,396.04	\$866.24	\$359.09		0	0	0	0	0	HC 750	40-44	16.4%
\$1000/\$1,000	\$538.32	\$1,076.64	\$1,360.33	\$844.09	\$349.91		0	0	0	0	0	HC 1000	40-44	16.7%
\$2,000/\$1,000	\$485.59	\$971.18	\$1,227.09	\$761.41	\$315.63		0	0	0	0	0	HC 2000	40-44	17.9%
\$4,000/\$1,000	\$421.37	\$842.74	\$1,064.80	\$660.71	\$273.89		0	0	0	0	0	HC 4000	40-44	20.0%
\$150/\$1,000, \$20,000 MAX	\$467.92	\$935.84	\$1,182.43	\$733.70	\$304.15		0	0	0	0	0	HC 150 20K	40-44	15.9%
\$150/\$1,000, \$10,000 MAX	\$372.72	\$745.44	\$941.86	\$584.42	\$242.27		0	0	0	0	0	HC 150 10K	40-44	15.9%
\$2,250	\$520.98	\$1,041.96	\$1,316.52	\$816.90	\$338.64		61	0	24	23	0	HC 2250	40-44	17.3%
\$5,000	\$395.68	\$791.36	\$999.88	\$620.43	\$257.19		242	56	165	84	0	HC 5000	40-44	21.3%
\$10,000	\$288.56	\$577.12	\$729.19	\$452.46	\$187.56		52	0	27	10	0	HC 10000	40-44	21.3%
\$15,000	\$177.88	\$355.76	\$449.50	\$278.92	\$115.62		259	49	434	71	0	HC 15000	40-44	21.3%
\$2,250 PCSA Rider	\$544.38	\$1,088.76	\$1,375.65	\$853.59	\$353.85		85	29	33	20	0	HC 2250 PCSA	40-44	17.5%
\$5,000 PCSA Rider	\$419.08	\$838.16	\$1,059.01	\$657.12	\$272.40		144	48	223	94	0	HC 5000 PCSA	40-44	21.3%
\$10,000 PCSA Rider	\$311.96	\$623.92	\$788.32	\$489.15	\$202.77		13	0	12	0	0	HC 10000 PCSA	40-44	21.3%
\$15,000 PCSA Rider	\$201.28	\$402.56	\$508.63	\$315.61	\$130.83		147	23	456	110	0	HC 15000 PCSA	40-44	21.3%
\$2,250 PPACA	\$537.59	\$1,075.18	\$1,360.54	\$844.31	\$349.44		172	0	65	14	0	HC 2250 PPACA	40-44	17.4%
\$5,000 PPACA	\$412.29	\$824.58	\$1,043.90	\$647.84	\$267.99		98	36	126	40	0	HC 5000 PPACA	40-44	21.3%
\$10,000 PPACA	\$305.17	\$610.34	\$773.21	\$479.87	\$198.36		74	23	33	45	0	HC 10000 PPACA	40-44	21.3%
\$15,000 PPACA	\$194.49	\$388.98	\$493.52	\$306.33	\$126.42		372	154	574	87	0	HC 15000 PPACA	40-44	21.3%
\$2,250 PPACA w/ MH	\$741.38	\$1,482.76	\$1,873.47	\$1,162.48	\$481.90		12	0	0	0	0	HC 2250 PPACA MH	40-44	9.8%
\$5,000 PPACA w/ MH	\$568.84	\$1,137.68	\$1,437.46	\$891.94	\$369.75		0	0	0	0	0	HC 5000 PPACA MH	40-44	17.5%
\$10,000 PPACA w/ MH	\$421.34	\$842.68	\$1,064.73	\$660.66	\$273.87		0	0	0	0	0	HC 10000 PPACA MH	40-44	16.0%
\$15,000 PPACA w/ MH	\$268.93	\$537.86	\$679.59	\$421.68	\$174.80		0	0	0	0	0	HC 15000 PPACA MH	40-44	21.3%
Lumenos HIA \$5,000	\$357.90	\$644.58	\$903.46	\$561.97	\$235.08		11	0	0	0	0	Lumenos HIA 5000	40-44	21.2%
Lumenos HIA+ \$10,000	\$261.82	\$474.25	\$653.79	\$416.95	\$190.23		0	12	7	0	0	Lumenos HIA+ 10000	40-44	20.1%
Lumenos HIA+ \$5,000	\$370.94	\$670.66	\$929.54	\$588.05	\$261.16		0	0	0	0	0	Lumenos HIA+ 5000	40-44	20.5%
Lumenos HSA \$2,500	\$436.36	\$785.45	\$1,102.68	\$684.21	\$283.63		24	0	70	24	0	Lumenos HSA 2500	40-44	17.4%
Lumenos HSA \$5,000	\$356.09	\$640.96	\$899.84	\$558.35	\$231.46		77	0	65	24	0	Lumenos HSA 5000	40-44	21.3%
Standard: \$250/\$1,000	\$699.96	\$1,399.92	\$1,768.80	\$1,097.54	\$454.97		65	0	0	18	0	HC STD 250	40-44	0.0%
Standard: \$500/\$1,000	\$691.93	\$1,383.86	\$1,748.51	\$1,084.95	\$449.75		0	0	0	0	0	HC STD 500	40-44	0.0%
Standard: \$1,000/\$1,000	\$675.88	\$1,351.76	\$1,707.95	\$1,059.78	\$439.32		0	0	0	0	0	HC STD 1000	40-44	0.0%
Standard: \$1,500/\$1,000	\$659.82	\$1,319.64	\$1,667.37	\$1,034.60	\$428.88		0	0	0	0	0	HC STD 1500	40-44	0.0%
Basic: \$250/\$1,000	\$603.82	\$1,207.64	\$1,525.85	\$946.79	\$392.48		0	0	0	0	0	HC BSC 250	40-44	0.0%
Basic: \$500/\$1,000	\$595.79	\$1,191.58	\$1,505.56	\$934.20	\$387.26		0	0	0	0	0	HC BSC 500	40-44	0.0%
Basic: \$1,000/\$1,000	\$579.74	\$1,159.48	\$1,465.00	\$909.03	\$376.83		0	0	0	0	0	HC BSC 1000	40-44	0.0%
Basic: \$1,500/\$1,000	\$563.68	\$1,127.36	\$1,424.42	\$883.85	\$366.39		0	0	8	0	0	HC BSC 1500	40-44	0.0%
Standard: \$250/\$1,000 w/ MH	\$963.84	\$1,927.68	\$2,435.62	\$1,511.30	\$626.50		0	0	0	0	0	HC STD 250 MH	40-44	0.0%
Standard: \$500/\$1,000 w/ MH	\$952.78	\$1,905.56	\$2,407.68	\$1,493.96	\$619.31		0	0	0	0	0	HC STD 500 MH	40-44	0.0%
Standard: \$1,000/\$1,000 w/ MH	\$930.68	\$1,861.36	\$2,351.83	\$1,459.31	\$604.94		0	0	0	0	0	HC STD 1000 MH	40-44	0.0%
Standard: \$1,500/\$1,000 w/ MH	\$908.57	\$1,817.14	\$2,295.96	\$1,424.64	\$590.57		0	0	0	0	0	HC STD 1500 MH	40-44	0.0%
Basic: \$250/\$1,000 w/ MH	\$831.46	\$1,662.92	\$2,101.10	\$1,303.73	\$540.45		0	0	0	0	0	HC BSC 250 MH	40-44	0.0%
Basic: \$500/\$1,000 w/ MH	\$820.40	\$1,640.80	\$2,073.15	\$1,286.39	\$533.26		0	0	0	0	0	HC BSC 500 MH	40-44	0.0%
Basic: \$1,000/\$1,000 w/ MH	\$798.30	\$1,596.60	\$2,017.30	\$1,251.73	\$518.90		0	0	0	0	0	HC BSC 1000 MH	40-44	0.0%
Basic: \$1,500/\$1,000 w/ MH	\$776.19	\$1,552.38	\$1,961.43	\$1,217.07	\$504.52		0	0	0	0	0	HC BSC 1500 MH	40-44	0.0%
HMO Mandated Basic	\$1,208.25	\$2,416.50	\$3,201.86	\$1,993.61	\$785.36		0	0	0	0	0	HMO BSC	40-44	21.3%
HMO Mandated Standard	\$1,487.24	\$2,974.48	\$3,941.19	\$2,453.95	\$966.71		11	0	0	0	0	HMO STD	40-44	21.3%
HealthChoice HDHP \$2,600	\$286.89	\$542.22	\$751.65	\$456.16	\$186.48		12	0	15	12	0	HC HSA 2600	40-44	15.8%
HealthChoice HDHP \$5,000	\$218.40	\$401.86	\$556.92	\$338.52	\$141.96		51	0	79	24	0	HC HSA 5000	40-44	21.3%
HealthChoice HDHP \$2,600 w/ MH	\$395.05	\$746.64	\$1,035.03	\$628.13	\$256.78		12	0	8	27	0	HC HSA 2600 w/MH	40-44	8.7%
HealthChoice HDHP \$5,000 w/ MH	\$300.74	\$553.36	\$766.89	\$466.15	\$195.48		0	0	0	0	0	HC HSA 5000 w/MH	40-44	21.3%

Anthem Blue Cross and Blue Shield  
Direct Pay Rate Filing - All Products  
Effective January 1, 2015

Exhibit V.A: Current and Proposed Premium Summary - Non HealthChoice Block

Proposed Rates Age 40 to 44						One Adult Proposed to
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	Current
\$150/\$1,000	\$684.32	\$1,368.64	\$1,729.28	\$1,073.01	\$444.81	15.9%
\$300/\$1,000	\$672.87	\$1,345.74	\$1,700.34	\$1,055.06	\$437.37	16.0%
\$500/\$1,000	\$659.35	\$1,318.70	\$1,666.18	\$1,033.86	\$428.58	16.2%
\$750/\$1,000	\$643.16	\$1,286.32	\$1,625.27	\$1,008.47	\$418.05	16.4%
\$1000/\$1,000	\$628.09	\$1,256.18	\$1,587.18	\$984.85	\$408.26	16.7%
\$2,000/\$1,000	\$572.33	\$1,144.66	\$1,446.28	\$897.41	\$372.01	17.9%
\$4,000/\$1,000	\$505.66	\$1,011.32	\$1,277.80	\$792.87	\$328.68	20.0%
\$150/\$1,000, \$20,000 MAX	\$542.12	\$1,084.24	\$1,369.94	\$850.04	\$352.38	15.9%
\$150/\$1,000, \$10,000 MAX	\$431.83	\$863.66	\$1,091.23	\$677.11	\$280.69	15.9%
\$2,250	\$611.16	\$1,222.32	\$1,544.40	\$958.30	\$397.25	17.3%
\$5,000	\$479.98	\$959.96	\$1,212.91	\$752.61	\$311.99	21.3%
\$10,000	\$350.04	\$700.08	\$884.55	\$548.86	\$227.53	21.3%
\$15,000	\$215.77	\$431.54	\$545.25	\$338.33	\$140.25	21.3%
\$2,250 PCSA Rider	\$639.55	\$1,279.10	\$1,616.14	\$1,002.82	\$415.70	17.5%
\$5,000 PCSA Rider	\$508.37	\$1,016.74	\$1,284.65	\$797.13	\$330.44	21.3%
\$10,000 PCSA Rider	\$378.43	\$756.86	\$956.29	\$593.38	\$245.98	21.3%
\$15,000 PCSA Rider	\$244.16	\$488.32	\$616.99	\$382.85	\$158.70	21.3%
\$2,250 PPACA	\$631.31	\$1,262.62	\$1,597.80	\$991.55	\$410.35	17.4%
\$5,000 PPACA	\$500.13	\$1,000.26	\$1,266.31	\$785.86	\$325.09	21.3%
\$10,000 PPACA	\$370.19	\$740.38	\$937.95	\$582.11	\$240.63	21.3%
\$15,000 PPACA	\$235.92	\$471.84	\$598.65	\$371.58	\$153.35	21.3%
\$2,250 PPACA w/ MH	\$813.91	\$1,627.82	\$2,056.75	\$1,276.21	\$529.04	9.8%
\$5,000 PPACA w/ MH	\$668.50	\$1,337.00	\$1,689.30	\$1,048.21	\$434.53	17.5%
\$10,000 PPACA w/ MH	\$488.86	\$977.72	\$1,235.35	\$766.53	\$317.76	16.0%
\$15,000 PPACA w/ MH	\$326.22	\$652.44	\$824.36	\$511.51	\$212.04	21.3%
Lumenos HIA \$5,000	\$433.77	\$781.15	\$1,095.18	\$680.93	\$284.39	21.2%
Lumenos HIA+ \$10,000	\$314.44	\$568.96	\$786.76	\$499.45	\$224.43	20.1%
Lumenos HIA+ \$5,000	\$446.81	\$807.23	\$1,121.26	\$707.01	\$310.47	20.5%
Lumenos HSA \$2,500	\$512.23	\$922.02	\$1,294.41	\$803.18	\$332.95	17.4%
Lumenos HSA \$5,000	\$431.96	\$777.53	\$1,091.56	\$677.31	\$280.77	21.3%
Standard: \$250/\$1,000	\$699.96	\$1,399.92	\$1,768.80	\$1,097.54	\$454.97	0.0%
Standard: \$500/\$1,000	\$691.93	\$1,383.86	\$1,748.51	\$1,084.95	\$449.75	0.0%
Standard: \$1,000/\$1,000	\$675.88	\$1,351.76	\$1,707.95	\$1,059.78	\$439.32	0.0%
Standard: \$1,500/\$1,000	\$659.82	\$1,319.64	\$1,667.37	\$1,034.60	\$428.88	0.0%
Basic: \$250/\$1,000	\$603.82	\$1,207.64	\$1,525.85	\$946.79	\$392.48	0.0%
Basic: \$500/\$1,000	\$595.79	\$1,191.58	\$1,505.56	\$934.20	\$387.26	0.0%
Basic: \$1,000/\$1,000	\$579.74	\$1,159.48	\$1,465.00	\$909.03	\$376.83	0.0%
Basic: \$1,500/\$1,000	\$563.68	\$1,127.36	\$1,424.42	\$883.85	\$366.39	0.0%
Standard: \$250/\$1,000 w/ MH	\$963.84	\$1,927.68	\$2,435.62	\$1,511.30	\$626.50	0.0%
Standard: \$500/\$1,000 w/ MH	\$952.79	\$1,905.58	\$2,407.70	\$1,493.97	\$619.31	0.0%
Standard: \$1,000/\$1,000 w/ MH	\$930.68	\$1,861.36	\$2,351.83	\$1,459.31	\$604.94	0.0%
Standard: \$1,500/\$1,000 w/ MH	\$908.57	\$1,817.14	\$2,295.96	\$1,424.64	\$590.57	0.0%
Basic: \$250/\$1,000 w/ MH	\$831.46	\$1,662.92	\$2,101.10	\$1,303.73	\$540.45	0.0%
Basic: \$500/\$1,000 w/ MH	\$820.40	\$1,640.80	\$2,073.15	\$1,286.39	\$533.26	0.0%
Basic: \$1,000/\$1,000 w/ MH	\$798.30	\$1,596.60	\$2,017.30	\$1,251.73	\$518.90	0.0%
Basic: \$1,500/\$1,000 w/ MH	\$776.19	\$1,552.38	\$1,961.43	\$1,217.07	\$504.52	0.0%
HMO Mandated Basic	\$1,465.66	\$2,931.32	\$3,884.00	\$2,418.34	\$952.68	21.3%
HMO Mandated Standard	\$1,804.09	\$3,608.18	\$4,780.84	\$2,976.75	\$1,172.66	21.3%
HealthChoice HDHP \$2,600	\$332.18	\$627.82	\$870.31	\$528.17	\$215.92	15.8%
HealthChoice HDHP \$5,000	\$264.93	\$487.47	\$675.57	\$410.64	\$172.20	21.3%
HealthChoice HDHP \$2,600 w/ MH	\$429.39	\$811.55	\$1,125.00	\$682.73	\$279.10	8.7%
HealthChoice HDHP \$5,000 w/ MH	\$364.81	\$671.25	\$930.27	\$565.46	\$237.13	21.3%

Non-Mandated

Total Income Using Current Rates and Current Enrollment	\$631,449	\$252,130	\$1,684,778	\$355,149	\$4,607
Total Income Using Proposed Rates and Current Enrollment	\$756,873	\$304,561	\$2,031,583	\$425,868	\$5,338

Mandated

Total Income Using Current Rates and Current Enrollment	\$61,857	\$0	\$11,395	\$19,756	\$0
Total Income Using Proposed Rates and Current Enrollment	\$65,342	\$0	\$11,395	\$19,756	\$0

**Anthem Blue Cross and Blue Shield**

**Direct Pay Rate Filing - All Products**

**Effective January 1, 2015**

Exhibit V.A: Current and Proposed Premium Summary - Non HealthChoice Block

Current Rates Age 45 to 49						Contract months twelve months ending April 30, 2014					
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
\$150/\$1,000	\$682.20	\$1,364.40	\$1,723.92	\$1,069.69	\$383.92	36	0	0	12	24	HC 150
\$300/\$1,000	\$670.08	\$1,340.17	\$1,693.30	\$1,050.69	\$377.10	0	0	0	0	0	HC 300
\$500/\$1,000	\$655.13	\$1,310.26	\$1,655.51	\$1,027.25	\$368.69	0	0	0	12	0	HC 500
\$750/\$1,000	\$638.08	\$1,276.16	\$1,612.43	\$1,000.51	\$359.09	0	0	0	0	0	HC 750
\$1000/\$1,000	\$621.76	\$1,243.52	\$1,571.18	\$974.92	\$349.91	0	0	12	0	0	HC 1000
\$2,000/\$1,000	\$560.86	\$1,121.71	\$1,417.29	\$879.43	\$315.63	12	0	0	0	0	HC 2000
\$4,000/\$1,000	\$486.68	\$973.36	\$1,229.84	\$763.12	\$273.89	1	12	0	11	0	HC 4000
\$150/\$1,000, \$20,000 MAX	\$540.45	\$1,080.90	\$1,365.71	\$847.42	\$304.15	12	0	0	0	0	HC 150 20K
\$150/\$1,000, \$10,000 MAX	\$430.49	\$860.98	\$1,087.85	\$675.01	\$242.27	0	0	0	0	0	HC 150 10K
\$2,250	\$601.73	\$1,203.46	\$1,520.58	\$943.52	\$338.64	79	7	8	25	0	HC 2250
\$5,000	\$457.01	\$914.02	\$1,154.86	\$716.60	\$257.19	363	80	221	73	0	HC 5000
\$10,000	\$333.29	\$666.57	\$842.21	\$522.59	\$187.56	76	15	88	11	0	HC 10000
\$15,000	\$205.45	\$410.90	\$519.17	\$322.15	\$115.62	584	202	756	223	0	HC 15000
\$2,250 PCSA Rider	\$628.76	\$1,257.51	\$1,588.88	\$985.90	\$353.85	117	7	12	0	0	HC 2250 PCSA
\$5,000 PCSA Rider	\$484.04	\$968.07	\$1,223.16	\$758.98	\$272.40	296	28	163	69	0	HC 5000 PCSA
\$10,000 PCSA Rider	\$360.32	\$720.62	\$910.51	\$564.97	\$202.77	24	0	61	17	0	HC 10000 PCSA
\$15,000 PCSA Rider	\$232.48	\$464.95	\$587.47	\$364.53	\$130.83	199	150	363	65	0	HC 15000 PCSA
\$2,250 PPACA	\$620.91	\$1,241.83	\$1,571.42	\$975.18	\$349.44	73	6	71	7	0	HC 2250 PPACA
\$5,000 PPACA	\$476.19	\$952.39	\$1,205.70	\$748.26	\$267.99	178	24	140	46	0	HC 5000 PPACA
\$10,000 PPACA	\$352.47	\$704.94	\$893.05	\$554.25	\$198.36	93	48	38	4	0	HC 10000 PPACA
\$15,000 PPACA	\$224.63	\$449.27	\$570.01	\$353.81	\$126.42	660	197	479	175	0	HC 15000 PPACA
\$2,250 PPACA w/ MH	\$856.29	\$1,712.59	\$2,163.86	\$1,342.66	\$481.90	3	0	0	0	0	HC 2250 PPACA MH
\$5,000 PPACA w/ MH	\$657.01	\$1,314.02	\$1,660.27	\$1,030.19	\$369.75	0	0	0	0	0	HC 5000 PPACA MH
\$10,000 PPACA w/ MH	\$486.65	\$973.30	\$1,229.76	\$763.06	\$273.87	0	0	0	0	0	HC 10000 PPACA MH
\$15,000 PPACA w/ MH	\$310.61	\$621.23	\$784.93	\$487.04	\$174.80	0	0	0	0	0	HC 15000 PPACA MH
Lumenos HIA \$5,000	\$413.09	\$743.93	\$1,042.94	\$648.51	\$235.08	21	20	0	0	0	Lumenos HIA 5000
Lumenos HIA+ \$10,000	\$300.10	\$543.16	\$750.52	\$476.97	\$190.23	0	0	5	0	0	Lumenos HIA+ 10000
Lumenos HIA+ \$5,000	\$426.13	\$770.01	\$1,069.02	\$674.59	\$261.16	0	8	0	0	0	Lumenos HIA+ 5000
Lumenos HSA \$2,500	\$504.00	\$907.19	\$1,273.60	\$790.26	\$283.63	78	12	56	12	0	Lumenos HSA 2500
Lumenos HSA \$5,000	\$411.28	\$740.31	\$1,039.32	\$644.89	\$231.46	195	37	38	21	0	Lumenos HSA 5000
Standard: \$250/\$1,000	\$808.45	\$1,616.91	\$2,042.96	\$1,267.66	\$454.97	41	0	12	0	0	HC STD 250
Standard: \$500/\$1,000	\$799.18	\$1,598.36	\$2,019.53	\$1,253.12	\$449.75	3	0	0	0	0	HC STD 500
Standard: \$1,000/\$1,000	\$780.64	\$1,561.28	\$1,972.68	\$1,224.05	\$439.32	0	0	0	0	0	HC STD 1000
Standard: \$1,500/\$1,000	\$762.09	\$1,524.18	\$1,925.81	\$1,194.96	\$428.88	0	0	0	0	0	HC STD 1500
Basic: \$250/\$1,000	\$697.41	\$1,394.82	\$1,762.36	\$1,093.54	\$392.48	5	0	0	0	0	HC BSC 250
Basic: \$500/\$1,000	\$688.14	\$1,376.27	\$1,738.92	\$1,079.00	\$387.26	0	0	0	0	0	HC BSC 500
Basic: \$1,000/\$1,000	\$669.60	\$1,339.20	\$1,692.08	\$1,049.93	\$376.83	0	0	0	0	0	HC BSC 1000
Basic: \$1,500/\$1,000	\$651.05	\$1,302.10	\$1,645.21	\$1,020.85	\$366.39	12	12	4	0	0	HC BSC 1500
Standard: \$250/\$1,000 w/ MH	\$1,113.24	\$2,226.47	\$2,813.14	\$1,745.55	\$626.50	0	0	0	0	0	HC STD 250 MH
Standard: \$500/\$1,000 w/ MH	\$1,100.46	\$2,200.92	\$2,780.87	\$1,725.52	\$619.31	0	0	0	0	0	HC STD 500 MH
Standard: \$1,000/\$1,000 w/ MH	\$1,074.94	\$2,149.87	\$2,716.36	\$1,685.50	\$604.94	0	0	0	0	0	HC STD 1000 MH
Standard: \$1,500/\$1,000 w/ MH	\$1,049.40	\$2,098.80	\$2,651.83	\$1,645.46	\$590.57	0	0	0	0	0	HC STD 1500 MH
Basic: \$250/\$1,000 w/ MH	\$960.34	\$1,920.67	\$2,426.77	\$1,505.81	\$540.45	0	0	0	0	0	HC BSC 250 MH
Basic: \$500/\$1,000 w/ MH	\$947.56	\$1,895.12	\$2,394.49	\$1,485.78	\$533.26	0	0	0	0	0	HC BSC 500 MH
Basic: \$1,000/\$1,000 w/ MH	\$922.04	\$1,844.07	\$2,329.98	\$1,445.75	\$518.90	0	0	0	0	0	HC BSC 1000 MH
Basic: \$1,500/\$1,000 w/ MH	\$896.50	\$1,793.00	\$2,265.45	\$1,405.72	\$504.52	0	0	0	0	0	HC BSC 1500 MH
HMO Mandated Basic	\$1,395.53	\$2,791.06	\$3,698.15	\$2,302.62	\$785.36	0	0	0	0	0	HMO BSC
HMO Mandated Standard	\$1,717.76	\$3,435.52	\$4,552.07	\$2,834.31	\$966.71	0	0	0	12	0	HMO STD
HealthChoice HDHP \$2,600	\$331.36	\$626.26	\$868.16	\$526.86	\$186.48	12	0	24	0	0	HC HSA 2600
HealthChoice HDHP \$5,000	\$252.25	\$464.15	\$643.24	\$390.99	\$141.96	150	34	145	24	0	HC HSA 5000
HealthChoice HDHP \$2,600 w/ MH	\$456.28	\$862.37	\$1,195.46	\$725.49	\$256.78	7	0	7	7	0	HC HSA 2600 w/MH
HealthChoice HDHP \$5,000 w/ MH	\$347.35	\$639.13	\$885.76	\$538.40	\$195.48	0	0	0	0	0	HC HSA 5000 w/MH

Anthem Blue Cross and Blue Shield  
Direct Pay Rate Filing - All Products  
Effective January 1, 2015

Exhibit V.A: Current and Proposed Premium Summary - Non HealthChoice Block

Proposed Rates Age 45 to 49						One Adult Proposed to
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	Current
\$150/\$1,000	\$790.39	\$1,580.78	\$1,997.32	\$1,239.33	\$444.81	15.9%
\$300/\$1,000	\$777.16	\$1,554.33	\$1,963.89	\$1,218.59	\$437.37	16.0%
\$500/\$1,000	\$761.55	\$1,523.10	\$1,924.44	\$1,194.11	\$428.58	16.2%
\$750/\$1,000	\$742.85	\$1,485.70	\$1,877.19	\$1,164.78	\$418.05	16.4%
\$1000/\$1,000	\$725.44	\$1,450.89	\$1,833.19	\$1,137.50	\$408.26	16.7%
\$2,000/\$1,000	\$661.04	\$1,322.08	\$1,670.45	\$1,036.51	\$372.01	17.9%
\$4,000/\$1,000	\$584.04	\$1,168.07	\$1,475.86	\$915.76	\$328.68	20.0%
\$150/\$1,000, \$20,000 MAX	\$626.15	\$1,252.30	\$1,582.28	\$981.80	\$352.38	15.9%
\$150/\$1,000, \$10,000 MAX	\$498.76	\$997.53	\$1,260.37	\$782.06	\$280.69	15.9%
\$2,250	\$705.89	\$1,411.78	\$1,783.78	\$1,106.84	\$397.25	17.3%
\$5,000	\$554.38	\$1,108.75	\$1,400.91	\$869.26	\$311.99	21.3%
\$10,000	\$404.30	\$808.59	\$1,021.66	\$633.93	\$227.53	21.3%
\$15,000	\$249.21	\$498.43	\$629.76	\$390.77	\$140.25	21.3%
\$2,250 PCSA Rider	\$738.68	\$1,477.36	\$1,866.64	\$1,158.26	\$415.70	17.5%
\$5,000 PCSA Rider	\$587.17	\$1,174.33	\$1,483.77	\$920.68	\$330.44	21.3%
\$10,000 PCSA Rider	\$437.09	\$874.17	\$1,104.52	\$685.35	\$245.98	21.3%
\$15,000 PCSA Rider	\$282.00	\$564.01	\$712.62	\$442.19	\$158.70	21.3%
\$2,250 PPACA	\$729.16	\$1,458.33	\$1,845.46	\$1,145.24	\$410.35	17.4%
\$5,000 PPACA	\$577.65	\$1,155.30	\$1,462.59	\$907.66	\$325.09	21.3%
\$10,000 PPACA	\$427.57	\$855.14	\$1,083.34	\$672.33	\$240.63	21.3%
\$15,000 PPACA	\$272.48	\$544.98	\$691.44	\$429.17	\$153.35	21.3%
\$2,250 PPACA w/ MH	\$940.07	\$1,880.13	\$2,375.55	\$1,474.02	\$529.04	9.8%
\$5,000 PPACA w/ MH	\$772.12	\$1,544.24	\$1,951.14	\$1,210.68	\$434.53	17.5%
\$10,000 PPACA w/ MH	\$564.63	\$1,129.27	\$1,426.83	\$885.34	\$317.76	16.0%
\$15,000 PPACA w/ MH	\$376.78	\$753.57	\$952.14	\$590.79	\$212.04	21.3%
Lumenos HIA \$5,000	\$500.72	\$901.67	\$1,264.37	\$785.91	\$284.39	21.2%
Lumenos HIA+ \$10,000	\$360.88	\$652.55	\$904.10	\$572.26	\$224.43	20.3%
Lumenos HIA+ \$5,000	\$513.76	\$927.75	\$1,290.45	\$811.99	\$310.47	20.6%
Lumenos HSA \$2,500	\$591.63	\$1,064.93	\$1,495.04	\$927.67	\$332.95	17.4%
Lumenos HSA \$5,000	\$498.91	\$898.05	\$1,260.75	\$782.29	\$280.77	21.3%
Standard: \$250/\$1,000	\$808.45	\$1,616.91	\$2,042.96	\$1,267.66	\$454.97	0.0%
Standard: \$500/\$1,000	\$799.18	\$1,598.36	\$2,019.53	\$1,253.12	\$449.75	0.0%
Standard: \$1,000/\$1,000	\$780.64	\$1,561.28	\$1,972.68	\$1,224.05	\$439.32	0.0%
Standard: \$1,500/\$1,000	\$762.09	\$1,524.18	\$1,925.81	\$1,194.96	\$428.88	0.0%
Basic: \$250/\$1,000	\$697.41	\$1,394.82	\$1,762.36	\$1,093.54	\$392.48	0.0%
Basic: \$500/\$1,000	\$688.14	\$1,376.27	\$1,738.92	\$1,079.00	\$387.26	0.0%
Basic: \$1,000/\$1,000	\$669.60	\$1,339.20	\$1,692.08	\$1,049.93	\$376.83	0.0%
Basic: \$1,500/\$1,000	\$651.05	\$1,302.10	\$1,645.21	\$1,020.85	\$366.39	0.0%
Standard: \$250/\$1,000 w/ MH	\$1,113.24	\$2,226.47	\$2,813.14	\$1,745.55	\$626.50	0.0%
Standard: \$500/\$1,000 w/ MH	\$1,100.47	\$2,200.94	\$2,780.89	\$1,725.54	\$619.31	0.0%
Standard: \$1,000/\$1,000 w/ MH	\$1,074.94	\$2,149.87	\$2,716.36	\$1,685.50	\$604.94	0.0%
Standard: \$1,500/\$1,000 w/ MH	\$1,049.40	\$2,098.80	\$2,651.83	\$1,645.46	\$590.57	0.0%
Basic: \$250/\$1,000 w/ MH	\$960.34	\$1,920.67	\$2,426.77	\$1,505.81	\$540.45	0.0%
Basic: \$500/\$1,000 w/ MH	\$947.56	\$1,895.12	\$2,394.49	\$1,485.78	\$533.26	0.0%
Basic: \$1,000/\$1,000 w/ MH	\$922.04	\$1,844.07	\$2,329.98	\$1,445.75	\$518.90	0.0%
Basic: \$1,500/\$1,000 w/ MH	\$896.50	\$1,793.00	\$2,265.45	\$1,405.72	\$504.52	0.0%
HMO Mandated Basic	\$1,692.84	\$3,385.67	\$4,486.02	\$2,793.18	\$952.68	21.3%
HMO Mandated Standard	\$2,083.72	\$4,167.45	\$5,521.87	\$3,438.15	\$1,172.66	21.3%
HealthChoice HDHP \$2,600	\$383.67	\$725.13	\$1,005.21	\$610.04	\$215.92	15.8%
HealthChoice HDHP \$5,000	\$305.99	\$563.03	\$780.28	\$474.29	\$172.20	21.3%
HealthChoice HDHP \$2,600 w/ MH	\$495.95	\$937.34	\$1,299.38	\$788.55	\$279.10	8.7%
HealthChoice HDHP \$5,000 w/ MH	\$421.36	\$775.29	\$1,074.46	\$653.11	\$237.13	21.3%
<b>Non-Mandated</b>						
Total Income Using Current Rates and Current Enrollment			\$1,155,645	\$519,627	\$2,064,466	\$415,582 \$9,214
Total Income Using Proposed Rates and Current Enrollment			\$1,390,986	\$628,726	\$2,492,855	\$500,463 \$10,675
<b>Mandated</b>						
Total Income Using Current Rates and Current Enrollment			\$46,844	\$15,625	\$31,096	\$34,012 \$0
Total Income Using Proposed Rates and Current Enrollment			\$46,844	\$15,625	\$31,096	\$41,258 \$0

**Anthem Blue Cross and Blue Shield**

**Direct Pay Rate Filing - All Products**

**Effective January 1, 2015**

Exhibit V.A: Current and Proposed Premium Summary - Non HealthChoice Block

Current Rates Age 50 to 54						Contract months twelve months ending April 30, 2014					
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
\$150/\$1,000	\$819.23	\$1,638.46	\$2,070.19	\$1,284.56	\$383.92	101	12	0	12	0	HC 150
\$300/\$1,000	\$804.68	\$1,609.36	\$2,033.43	\$1,261.74	\$377.10	12	0	0	0	0	HC 300
\$500/\$1,000	\$786.72	\$1,573.44	\$1,988.04	\$1,233.58	\$368.69	12	0	0	12	0	HC 500
\$750/\$1,000	\$766.25	\$1,532.50	\$1,936.31	\$1,201.47	\$359.09	0	0	0	12	0	HC 750
\$1000/\$1,000	\$746.65	\$1,493.30	\$1,886.78	\$1,170.75	\$349.91	0	0	0	0	0	HC 1000
\$2,000/\$1,000	\$673.51	\$1,347.03	\$1,701.97	\$1,056.08	\$315.63	24	0	0	0	0	HC 2000
\$4,000/\$1,000	\$584.44	\$1,168.88	\$1,476.88	\$916.40	\$273.89	0	0	12	0	0	HC 4000
\$150/\$1,000, \$20,000 MAX	\$649.01	\$1,298.01	\$1,640.03	\$1,017.64	\$304.15	0	0	0	0	0	HC 150 20K
\$150/\$1,000, \$10,000 MAX	\$516.96	\$1,033.93	\$1,306.36	\$810.59	\$242.27	0	0	0	0	0	HC 150 10K
\$2,250	\$722.60	\$1,445.20	\$1,826.01	\$1,133.04	\$338.64	233	32	7	0	0	HC 2250
\$5,000	\$548.81	\$1,097.62	\$1,386.83	\$860.54	\$257.19	733	242	205	121	0	HC 5000
\$10,000	\$400.23	\$800.47	\$1,011.39	\$627.56	\$187.56	148	31	115	69	0	HC 10000
\$15,000	\$246.72	\$493.44	\$623.46	\$386.86	\$115.62	933	474	677	189	0	HC 15000
\$2,250 PCSA Rider	\$755.06	\$1,510.11	\$1,908.02	\$1,183.93	\$353.85	147	14	22	36	0	HC 2250 PCSA
\$5,000 PCSA Rider	\$581.27	\$1,162.53	\$1,468.84	\$911.43	\$272.40	606	51	227	75	0	HC 5000 PCSA
\$10,000 PCSA Rider	\$432.69	\$865.38	\$1,093.40	\$678.45	\$202.77	89	38	40	33	0	HC 10000 PCSA
\$15,000 PCSA Rider	\$279.18	\$558.35	\$705.47	\$437.75	\$130.83	445	192	346	98	0	HC 15000 PCSA
\$2,250 PPACA	\$745.64	\$1,491.28	\$1,887.07	\$1,171.06	\$349.44	350	74	52	75	0	HC 2250 PPACA
\$5,000 PPACA	\$571.85	\$1,143.70	\$1,447.89	\$898.56	\$267.99	444	97	216	37	0	HC 5000 PPACA
\$10,000 PPACA	\$423.27	\$846.55	\$1,072.45	\$665.58	\$198.36	257	39	70	16	0	HC 10000 PPACA
\$15,000 PPACA	\$269.76	\$539.52	\$684.52	\$424.88	\$126.42	1,305	514	463	264	0	HC 15000 PPACA
\$2,250 PPACA w/ MH	\$1,028.29	\$2,056.59	\$2,598.50	\$1,612.36	\$481.90	6	0	0	0	0	HC 2250 PPACA MH
\$5,000 PPACA w/ MH	\$788.98	\$1,577.96	\$1,993.76	\$1,237.12	\$369.75	0	0	0	0	0	HC 5000 PPACA MH
\$10,000 PPACA w/ MH	\$584.40	\$1,168.80	\$1,476.78	\$916.34	\$273.87	0	0	0	0	0	HC 10000 PPACA MH
\$15,000 PPACA w/ MH	\$373.01	\$746.01	\$942.59	\$584.87	\$174.80	0	0	0	0	0	HC 15000 PPACA MH
Lumenos HIA \$5,000	\$495.71	\$892.63	\$1,251.70	\$778.05	\$235.08	0	8	0	0	0	Lumenos HIA 5000
Lumenos HIA+ \$10,000	\$357.40	\$646.29	\$895.31	\$566.82	\$190.23	48	7	0	12	0	Lumenos HIA+ 10000
Lumenos HIA+ \$5,000	\$508.75	\$918.71	\$1,277.78	\$804.13	\$261.16	6	0	0	0	0	Lumenos HIA+ 5000
Lumenos HSA \$2,500	\$605.23	\$1,089.42	\$1,529.42	\$949.00	\$283.63	187	38	16	15	0	Lumenos HSA 2500
Lumenos HSA \$5,000	\$493.90	\$889.01	\$1,248.08	\$774.43	\$231.46	443	99	62	51	0	Lumenos HSA 5000
Standard: \$250/\$1,000	\$970.84	\$1,941.69	\$2,453.33	\$1,522.29	\$454.97	51	24	0	12	0	HC STD 250
Standard: \$500/\$1,000	\$959.71	\$1,919.41	\$2,425.18	\$1,504.83	\$449.75	9	0	0	0	0	HC STD 500
Standard: \$1,000/\$1,000	\$937.45	\$1,874.89	\$2,368.93	\$1,469.91	\$439.32	12	0	0	0	0	HC STD 1000
Standard: \$1,500/\$1,000	\$915.17	\$1,830.34	\$2,312.64	\$1,434.99	\$428.88	12	0	0	0	0	HC STD 1500
Basic: \$250/\$1,000	\$837.50	\$1,675.00	\$2,116.35	\$1,313.20	\$392.48	33	0	5	7	0	HC BSC 250
Basic: \$500/\$1,000	\$826.36	\$1,652.72	\$2,088.21	\$1,295.74	\$387.26	12	0	0	0	0	HC BSC 500
Basic: \$1,000/\$1,000	\$804.10	\$1,608.20	\$2,031.96	\$1,260.82	\$376.83	0	0	0	0	0	HC BSC 1000
Basic: \$1,500/\$1,000	\$781.82	\$1,563.65	\$1,975.67	\$1,225.90	\$366.39	0	0	0	0	0	HC BSC 1500
Standard: \$250/\$1,000 w/ MH	\$1,336.85	\$2,673.69	\$3,378.20	\$2,096.17	\$626.50	0	0	0	0	0	HC STD 250 MH
Standard: \$500/\$1,000 w/ MH	\$1,321.51	\$2,643.01	\$3,339.45	\$2,072.12	\$619.31	0	0	0	0	0	HC STD 500 MH
Standard: \$1,000/\$1,000 w/ MH	\$1,290.85	\$2,581.71	\$3,261.99	\$2,024.06	\$604.94	0	0	0	0	0	HC STD 1000 MH
Standard: \$1,500/\$1,000 w/ MH	\$1,260.19	\$2,520.37	\$3,184.50	\$1,975.98	\$590.57	0	0	0	0	0	HC STD 1500 MH
Basic: \$250/\$1,000 w/ MH	\$1,153.24	\$2,306.47	\$2,914.23	\$1,808.27	\$540.45	0	0	0	0	0	HC BSC 250 MH
Basic: \$500/\$1,000 w/ MH	\$1,137.89	\$2,275.79	\$2,875.46	\$1,784.22	\$533.26	0	0	0	0	0	HC BSC 500 MH
Basic: \$1,000/\$1,000 w/ MH	\$1,107.24	\$2,214.48	\$2,798.00	\$1,736.15	\$518.90	0	0	0	0	0	HC BSC 1000 MH
Basic: \$1,500/\$1,000 w/ MH	\$1,076.58	\$2,153.15	\$2,720.50	\$1,688.08	\$504.52	0	0	0	0	0	HC BSC 1500 MH
HMO Mandated Basic	\$1,675.84	\$3,351.69	\$4,440.98	\$2,765.14	\$785.36	0	0	0	0	0	HMO BSC
HMO Mandated Standard	\$2,062.80	\$4,125.60	\$5,466.43	\$3,403.63	\$966.71	0	0	0	0	0	HMO STD
HealthChoice HDHP \$2,600	\$397.92	\$752.06	\$1,042.54	\$632.69	\$186.48	62	0	12	0	0	HC HSA 2600
HealthChoice HDHP \$5,000	\$302.92	\$557.38	\$772.45	\$469.53	\$141.96	244	75	80	53	0	HC HSA 5000
HealthChoice HDHP \$2,600 w/ MH	\$547.93	\$1,035.59	\$1,435.59	\$871.22	\$256.78	12	8	9	20	0	HC HSA 2600 w/MH
HealthChoice HDHP \$5,000 w/ MH	\$417.13	\$767.51	\$1,063.68	\$646.55	\$195.48	0	0	8	0	0	HC HSA 5000 w/MH

Anthem Blue Cross and Blue Shield  
Direct Pay Rate Filing - All Products  
Effective January 1, 2015

Exhibit V.A: Current and Proposed Premium Summary - Non HealthChoice Block

Proposed Rates Age 50 to 54						One Adult Proposed to	
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	Current	
\$150/\$1,000	\$949.15	\$1,898.30	\$2,398.51	\$1,488.26	\$444.81	15.9%	
\$300/\$1,000	\$933.27	\$1,866.54	\$2,358.37	\$1,463.37	\$437.37	16.0%	
\$500/\$1,000	\$914.52	\$1,829.04	\$2,310.99	\$1,433.96	\$428.58	16.2%	
\$750/\$1,000	\$892.06	\$1,784.13	\$2,254.25	\$1,398.75	\$418.05	16.4%	
\$1000/\$1,000	\$871.16	\$1,742.32	\$2,201.42	\$1,365.99	\$408.26	16.7%	
\$2,000/\$1,000	\$793.82	\$1,587.64	\$2,005.99	\$1,244.71	\$372.01	17.9%	
\$4,000/\$1,000	\$701.35	\$1,402.70	\$1,772.31	\$1,099.71	\$328.68	20.0%	
\$150/\$1,000, \$20,000 MAX	\$751.92	\$1,503.84	\$1,900.11	\$1,179.01	\$352.38	15.9%	
\$150/\$1,000, \$10,000 MAX	\$598.95	\$1,197.90	\$1,513.54	\$939.15	\$280.69	15.9%	
\$2,250	\$847.68	\$1,695.36	\$2,142.08	\$1,329.16	\$397.25	17.3%	
\$5,000	\$665.73	\$1,331.46	\$1,682.31	\$1,043.87	\$311.99	21.3%	
\$10,000	\$485.51	\$971.01	\$1,226.87	\$761.27	\$227.53	21.3%	
\$15,000	\$299.27	\$598.55	\$756.26	\$469.26	\$140.25	21.3%	
\$2,250 PCSA Rider	\$887.06	\$1,774.11	\$2,241.58	\$1,390.91	\$415.70	17.5%	
\$5,000 PCSA Rider	\$705.11	\$1,410.21	\$1,781.81	\$1,105.62	\$330.44	21.3%	
\$10,000 PCSA Rider	\$524.89	\$1,049.76	\$1,326.37	\$823.02	\$245.98	21.3%	
\$15,000 PCSA Rider	\$338.65	\$677.30	\$855.76	\$531.01	\$158.70	21.3%	
\$2,250 PPACA	\$875.63	\$1,751.26	\$2,216.15	\$1,375.28	\$410.35	17.4%	
\$5,000 PPACA	\$693.68	\$1,387.36	\$1,756.38	\$1,089.99	\$325.09	21.3%	
\$10,000 PPACA	\$513.46	\$1,026.91	\$1,300.94	\$807.39	\$240.63	21.3%	
\$15,000 PPACA	\$327.22	\$654.45	\$830.33	\$515.38	\$153.35	21.3%	
\$2,250 PPACA w/ MH	\$1,128.89	\$2,257.79	\$2,852.71	\$1,770.10	\$529.04		
\$5,000 PPACA w/ MH	\$927.21	\$1,854.42	\$2,343.06	\$1,453.87	\$434.53		
\$10,000 PPACA w/ MH	\$678.05	\$1,356.10	\$1,713.43	\$1,063.18	\$317.76		
\$15,000 PPACA w/ MH	\$452.47	\$904.93	\$1,143.39	\$709.46	\$212.04		
Lumenos HIA \$5,000	\$600.94	\$1,082.05	\$1,517.61	\$943.05	\$284.39	21.2%	
Lumenos HIA+ \$10,000	\$430.38	\$777.65	\$1,079.74	\$681.24	\$224.43	20.4%	
Lumenos HIA+ \$5,000	\$613.98	\$1,108.13	\$1,543.69	\$969.13	\$310.47	20.7%	
Lumenos HSA \$2,500	\$710.46	\$1,278.84	\$1,795.35	\$1,114.01	\$332.95	17.4%	
Lumenos HSA \$5,000	\$599.13	\$1,078.43	\$1,513.99	\$939.43	\$280.77	21.3%	
Standard: \$250/\$1,000	\$970.84	\$1,941.69	\$2,453.33	\$1,522.29	\$454.97	0.0%	
Standard: \$500/\$1,000	\$959.71	\$1,919.41	\$2,425.18	\$1,504.83	\$449.75	0.0%	
Standard: \$1,000/\$1,000	\$937.45	\$1,874.89	\$2,368.93	\$1,469.91	\$439.32	0.0%	
Standard: \$1,500/\$1,000	\$915.17	\$1,830.34	\$2,312.64	\$1,434.99	\$428.88	0.0%	
Basic: \$250/\$1,000	\$837.50	\$1,675.00	\$2,116.35	\$1,313.20	\$392.48	0.0%	
Basic: \$500/\$1,000	\$826.36	\$1,652.72	\$2,088.21	\$1,295.74	\$387.26	0.0%	
Basic: \$1,000/\$1,000	\$804.10	\$1,608.20	\$2,031.96	\$1,260.82	\$376.83	0.0%	
Basic: \$1,500/\$1,000	\$781.82	\$1,563.65	\$1,975.67	\$1,225.90	\$366.39	0.0%	
Standard: \$250/\$1,000 w/ MH	\$1,336.85	\$2,673.69	\$3,378.20	\$2,096.17	\$626.50	0.0%	
Standard: \$500/\$1,000 w/ MH	\$1,321.52	\$2,643.04	\$3,339.48	\$2,072.14	\$619.31	0.0%	
Standard: \$1,000/\$1,000 w/ MH	\$1,290.85	\$2,581.71	\$3,261.99	\$2,024.06	\$604.94	0.0%	
Standard: \$1,500/\$1,000 w/ MH	\$1,260.19	\$2,520.37	\$3,184.50	\$1,975.98	\$590.57	0.0%	
Basic: \$250/\$1,000 w/ MH	\$1,153.24	\$2,306.47	\$2,914.23	\$1,808.27	\$540.45	0.0%	
Basic: \$500/\$1,000 w/ MH	\$1,137.89	\$2,275.79	\$2,875.46	\$1,784.22	\$533.26	0.0%	
Basic: \$1,000/\$1,000 w/ MH	\$1,107.24	\$2,214.48	\$2,798.00	\$1,736.15	\$518.90	0.0%	
Basic: \$1,500/\$1,000 w/ MH	\$1,076.58	\$2,153.15	\$2,720.50	\$1,688.08	\$504.52	0.0%	
HMO Mandated Basic	\$2,032.87	\$4,065.74	\$5,387.11	\$3,354.24	\$952.68	21.3%	
HMO Mandated Standard	\$2,502.27	\$5,004.55	\$6,631.03	\$4,128.75	\$1,172.66	21.3%	
HealthChoice HDHP \$2,600	\$460.73	\$870.79	\$1,207.12	\$732.57	\$215.92	15.8%	
HealthChoice HDHP \$5,000	\$367.46	\$676.12	\$937.02	\$569.56	\$172.20	21.3%	
HealthChoice HDHP \$2,600 w/ MH	\$595.56	\$1,125.62	\$1,560.38	\$946.95	\$279.10	8.7%	
HealthChoice HDHP \$5,000 w/ MH	\$505.99	\$931.02	\$1,290.28	\$784.29	\$237.13	21.3%	
Non-Mandated							
Total Income Using Current Rates and Current Enrollment			\$3,043,263	\$1,533,541	\$2,516,893	\$788,182	\$0
Total Income Using Proposed Rates and Current Enrollment			\$3,656,966	\$1,849,528	\$3,043,679	\$945,946	\$0
Mandated							
Total Income Using Current Rates and Current Enrollment			\$117,935	\$46,601	\$10,582	\$27,460	\$0
Total Income Using Proposed Rates and Current Enrollment			\$117,935	\$46,601	\$10,582	\$27,460	\$0

**Anthem Blue Cross and Blue Shield**

**Direct Pay Rate Filing - All Products**

**Effective January 1, 2015**

Exhibit V.A: Current and Proposed Premium Summary - Non HealthChoice Block

Current Rates Age 55 to 59						Contract months twelve months ending April 30, 2014					
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
\$150/\$1,000	\$987.57	\$1,975.13	\$2,495.58	\$1,548.51	\$383.92	126	77	24	7	0	HC 150
\$300/\$1,000	\$970.03	\$1,940.06	\$2,451.25	\$1,521.00	\$377.10	21	0	0	0	0	HC 300
\$500/\$1,000	\$948.38	\$1,896.75	\$2,396.54	\$1,487.06	\$368.69	24	12	0	0	0	HC 500
\$750/\$1,000	\$923.70	\$1,847.39	\$2,334.18	\$1,448.35	\$359.09	12	0	0	0	0	HC 750
\$1000/\$1,000	\$900.07	\$1,800.14	\$2,274.47	\$1,411.32	\$349.91	0	0	0	0	0	HC 1000
\$2,000/\$1,000	\$811.91	\$1,623.81	\$2,051.69	\$1,273.08	\$315.63	33	0	12	0	0	HC 2000
\$4,000/\$1,000	\$704.53	\$1,409.06	\$1,780.35	\$1,104.71	\$273.89	39	12	0	0	0	HC 4000
\$150/\$1,000, \$20,000 MAX	\$782.36	\$1,564.72	\$1,977.02	\$1,226.75	\$304.15	0	0	0	0	0	HC 150 20K
\$150/\$1,000, \$10,000 MAX	\$623.19	\$1,246.38	\$1,574.79	\$977.15	\$242.27	1	0	0	0	0	HC 150 10K
\$2,250	\$871.08	\$1,742.16	\$2,201.22	\$1,365.86	\$338.64	171	32	32	24	0	HC 2250
\$5,000	\$661.58	\$1,323.15	\$1,671.80	\$1,037.36	\$257.19	1,205	540	265	125	0	HC 5000
\$10,000	\$482.47	\$964.94	\$1,219.21	\$756.51	\$187.56	249	41	12	12	0	HC 10000
\$15,000	\$297.42	\$594.83	\$751.56	\$466.35	\$115.62	1,504	985	511	156	0	HC 15000
\$2,250 PCSA Rider	\$910.20	\$1,820.41	\$2,300.09	\$1,427.21	\$353.85	263	43	26	20	0	HC 2250 PCSA
\$5,000 PCSA Rider	\$700.70	\$1,401.40	\$1,770.67	\$1,098.71	\$272.40	1,190	272	145	116	0	HC 5000 PCSA
\$10,000 PCSA Rider	\$521.59	\$1,043.19	\$1,318.08	\$817.86	\$202.77	109	45	12	7	0	HC 10000 PCSA
\$15,000 PCSA Rider	\$336.54	\$673.08	\$850.43	\$527.70	\$130.83	826	555	177	76	0	HC 15000 PCSA
\$2,250 PPACA	\$898.85	\$1,797.70	\$2,274.82	\$1,411.69	\$349.44	281	57	27	44	0	HC 2250 PPACA
\$5,000 PPACA	\$689.35	\$1,378.69	\$1,745.40	\$1,083.19	\$267.99	921	222	56	78	0	HC 5000 PPACA
\$10,000 PPACA	\$510.24	\$1,020.48	\$1,292.81	\$802.34	\$198.36	322	82	25	36	0	HC 10000 PPACA
\$15,000 PPACA	\$325.19	\$650.37	\$825.16	\$512.18	\$126.42	2,063	858	347	204	0	HC 15000 PPACA
\$2,250 PPACA w/ MH	\$1,239.59	\$2,479.17	\$3,132.44	\$1,943.67	\$481.90	0	0	0	0	0	HC 2250 PPACA MH
\$5,000 PPACA w/ MH	\$951.10	\$1,902.20	\$2,403.43	\$1,491.32	\$369.75	0	0	0	8	0	HC 5000 PPACA MH
\$10,000 PPACA w/ MH	\$704.48	\$1,408.96	\$1,780.23	\$1,104.62	\$273.87	0	0	0	0	0	HC 10000 PPACA MH
\$15,000 PPACA w/ MH	\$449.65	\$899.30	\$1,136.27	\$705.05	\$174.80	0	0	0	0	0	HC 15000 PPACA MH
Lumenos HIA \$5,000	\$597.19	\$1,075.31	\$1,508.15	\$937.18	\$235.08	32	0	0	0	0	Lumenos HIA 5000
Lumenos HIA+ \$10,000	\$427.78	\$772.99	\$1,073.18	\$677.18	\$190.23	65	35	0	0	0	Lumenos HIA+ 10000
Lumenos HIA+ \$5,000	\$610.23	\$1,101.39	\$1,534.23	\$963.26	\$261.16	2	12	0	0	0	Lumenos HIA+ 5000
Lumenos HSA \$2,500	\$729.59	\$1,313.27	\$1,843.68	\$1,144.00	\$283.63	432	73	8	42	0	Lumenos HSA 2500
Lumenos HSA \$5,000	\$595.38	\$1,071.69	\$1,504.53	\$933.56	\$231.46	916	176	88	41	0	Lumenos HSA 5000
Standard: \$250/\$1,000	\$1,170.33	\$2,340.67	\$2,957.43	\$1,835.09	\$454.97	86	0	0	24	0	HC STD 250
Standard: \$500/\$1,000	\$1,156.91	\$2,313.81	\$2,923.51	\$1,814.04	\$449.75	0	0	0	0	0	HC STD 500
Standard: \$1,000/\$1,000	\$1,130.07	\$2,260.14	\$2,855.69	\$1,771.95	\$439.32	0	0	12	0	0	HC STD 1000
Standard: \$1,500/\$1,000	\$1,103.22	\$2,206.44	\$2,787.84	\$1,729.85	\$428.88	12	0	0	0	0	HC STD 1500
Basic: \$250/\$1,000	\$1,009.59	\$2,019.17	\$2,551.22	\$1,583.03	\$392.48	13	0	0	0	0	HC BSC 250
Basic: \$500/\$1,000	\$996.16	\$1,992.32	\$2,517.30	\$1,561.98	\$387.26	1	0	0	0	0	HC BSC 500
Basic: \$1,000/\$1,000	\$969.33	\$1,938.65	\$2,449.48	\$1,519.90	\$376.83	0	0	0	0	0	HC BSC 1000
Basic: \$1,500/\$1,000	\$942.47	\$1,884.95	\$2,381.63	\$1,477.80	\$366.39	0	0	0	0	0	HC BSC 1500
Standard: \$250/\$1,000 w/ MH	\$1,611.54	\$3,223.08	\$4,072.36	\$2,526.89	\$626.50	0	0	0	0	0	HC STD 250 MH
Standard: \$500/\$1,000 w/ MH	\$1,593.05	\$3,186.10	\$4,025.64	\$2,497.90	\$619.31	0	0	0	0	0	HC STD 500 MH
Standard: \$1,000/\$1,000 w/ MH	\$1,556.10	\$3,112.19	\$3,932.26	\$2,439.97	\$604.94	0	0	0	0	0	HC STD 1000 MH
Standard: \$1,500/\$1,000 w/ MH	\$1,519.13	\$3,038.26	\$3,838.85	\$2,382.00	\$590.57	0	0	0	0	0	HC STD 1500 MH
Basic: \$250/\$1,000 w/ MH	\$1,390.20	\$2,780.40	\$3,513.04	\$2,179.84	\$540.45	0	0	0	0	0	HC BSC 250 MH
Basic: \$500/\$1,000 w/ MH	\$1,371.71	\$2,743.42	\$3,466.31	\$2,150.84	\$533.26	0	0	0	0	0	HC BSC 500 MH
Basic: \$1,000/\$1,000 w/ MH	\$1,334.76	\$2,669.52	\$3,372.93	\$2,092.89	\$518.90	0	0	0	0	0	HC BSC 1000 MH
Basic: \$1,500/\$1,000 w/ MH	\$1,297.79	\$2,595.58	\$3,279.51	\$2,034.94	\$504.52	0	0	0	0	0	HC BSC 1500 MH
HMO Mandated Basic	\$2,020.19	\$4,040.39	\$5,353.51	\$3,333.32	\$785.36	0	0	0	0	0	HMO BSC
HMO Mandated Standard	\$2,486.67	\$4,973.33	\$6,589.67	\$4,103.00	\$966.71	0	0	0	0	0	HMO STD
HealthChoice HDHP \$2,600	\$479.68	\$906.59	\$1,256.76	\$762.70	\$186.48	94	25	12	0	0	HC HSA 2600
HealthChoice HDHP \$5,000	\$365.16	\$671.91	\$931.17	\$566.01	\$141.96	486	177	45	16	0	HC HSA 5000
HealthChoice HDHP \$2,600 w/ MH	\$660.52	\$1,248.38	\$1,730.57	\$1,050.23	\$256.78	71	9	8	0	0	HC HSA 2600 w/MH
HealthChoice HDHP \$5,000 w/ MH	\$502.84	\$925.22	\$1,282.24	\$779.40	\$195.48	0	0	0	0	0	HC HSA 5000 w/MH



Anthem Blue Cross and Blue Shield  
Direct Pay Rate Filing - All Products  
Effective January 1, 2015

Exhibit V.A: Current and Proposed Premium Summary - Non HealthChoice Block

Proposed Rates Age 55 to 59						One Adult Proposed to
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	Current
\$150/\$1,000	\$1,144.18	\$2,288.37	\$2,891.36	\$1,794.07	\$444.81	15.9%
\$300/\$1,000	\$1,125.04	\$2,250.08	\$2,842.97	\$1,764.06	\$437.37	16.0%
\$500/\$1,000	\$1,102.43	\$2,204.87	\$2,785.85	\$1,728.61	\$428.58	16.2%
\$750/\$1,000	\$1,075.36	\$2,150.73	\$2,717.45	\$1,686.16	\$418.05	16.4%
\$1000/\$1,000	\$1,050.17	\$2,100.33	\$2,653.76	\$1,646.67	\$408.26	16.7%
\$2,000/\$1,000	\$956.94	\$1,913.87	\$2,418.18	\$1,500.47	\$372.01	17.9%
\$4,000/\$1,000	\$845.46	\$1,690.93	\$2,136.48	\$1,325.68	\$328.68	20.0%
\$150/\$1,000, \$20,000 MAX	\$906.42	\$1,812.85	\$2,290.54	\$1,421.27	\$352.38	15.9%
\$150/\$1,000, \$10,000 MAX	\$722.02	\$1,444.04	\$1,824.54	\$1,132.13	\$280.69	15.9%
\$2,250	\$1,021.86	\$2,043.72	\$2,582.24	\$1,602.28	\$397.25	17.3%
\$5,000	\$802.53	\$1,605.05	\$2,027.99	\$1,258.36	\$311.99	21.3%
\$10,000	\$585.27	\$1,170.53	\$1,478.97	\$917.69	\$227.53	21.3%
\$15,000	\$360.77	\$721.53	\$911.66	\$565.69	\$140.25	21.3%
\$2,250 PCSA Rider	\$1,069.33	\$2,138.66	\$2,702.19	\$1,676.72	\$415.70	17.5%
\$5,000 PCSA Rider	\$850.00	\$1,699.99	\$2,147.94	\$1,332.80	\$330.44	21.3%
\$10,000 PCSA Rider	\$632.74	\$1,265.47	\$1,598.92	\$992.13	\$245.98	21.3%
\$15,000 PCSA Rider	\$408.24	\$816.47	\$1,031.61	\$640.13	\$158.70	21.3%
\$2,250 PPACA	\$1,055.55	\$2,111.10	\$2,671.52	\$1,657.87	\$410.35	17.4%
\$5,000 PPACA	\$836.22	\$1,672.43	\$2,117.27	\$1,313.95	\$325.09	21.3%
\$10,000 PPACA	\$618.96	\$1,237.91	\$1,568.25	\$973.28	\$240.63	21.3%
\$15,000 PPACA	\$394.46	\$788.91	\$1,000.94	\$621.28	\$153.35	21.3%
\$2,250 PPACA w/ MH	\$1,360.86	\$2,721.72	\$3,438.89	\$2,133.82	\$529.04	
\$5,000 PPACA w/ MH	\$1,117.73	\$2,235.46	\$2,824.51	\$1,752.61	\$434.53	
\$10,000 PPACA w/ MH	\$817.37	\$1,634.75	\$2,065.51	\$1,281.64	\$317.76	
\$15,000 PPACA w/ MH	\$545.44	\$1,090.88	\$1,378.33	\$855.24	\$212.04	
Lumenos HIA \$5,000	\$724.05	\$1,303.65	\$1,828.71	\$1,136.08	\$284.39	21.2%
Lumenos HIA+ \$10,000	\$515.76	\$931.34	\$1,295.50	\$815.12	\$224.43	20.6%
Lumenos HIA+ \$5,000	\$737.09	\$1,329.73	\$1,854.79	\$1,162.16	\$310.47	20.8%
Lumenos HSA \$2,500	\$856.45	\$1,541.62	\$2,164.25	\$1,342.92	\$332.95	17.4%
Lumenos HSA \$5,000	\$722.24	\$1,300.03	\$1,825.09	\$1,132.46	\$280.77	21.3%
Standard: \$250/\$1,000	\$1,170.33	\$2,340.67	\$2,957.43	\$1,835.09	\$454.97	0.0%
Standard: \$500/\$1,000	\$1,156.91	\$2,313.81	\$2,923.51	\$1,814.04	\$449.75	0.0%
Standard: \$1,000/\$1,000	\$1,130.07	\$2,260.14	\$2,855.69	\$1,771.95	\$439.32	0.0%
Standard: \$1,500/\$1,000	\$1,103.22	\$2,206.44	\$2,787.84	\$1,729.85	\$428.88	0.0%
Basic: \$250/\$1,000	\$1,009.59	\$2,019.17	\$2,551.22	\$1,583.03	\$392.48	0.0%
Basic: \$500/\$1,000	\$996.16	\$1,992.32	\$2,517.30	\$1,561.98	\$387.26	0.0%
Basic: \$1,000/\$1,000	\$969.33	\$1,938.65	\$2,449.48	\$1,519.90	\$376.83	0.0%
Basic: \$1,500/\$1,000	\$942.47	\$1,884.95	\$2,381.63	\$1,477.80	\$366.39	0.0%
Standard: \$250/\$1,000 w/ MH	\$1,611.54	\$3,223.08	\$4,072.36	\$2,526.89	\$626.50	0.0%
Standard: \$500/\$1,000 w/ MH	\$1,593.06	\$3,186.13	\$4,025.67	\$2,497.92	\$619.31	0.0%
Standard: \$1,000/\$1,000 w/ MH	\$1,556.10	\$3,112.19	\$3,932.26	\$2,439.97	\$604.94	0.0%
Standard: \$1,500/\$1,000 w/ MH	\$1,519.13	\$3,038.26	\$3,838.85	\$2,382.00	\$590.57	0.0%
Basic: \$250/\$1,000 w/ MH	\$1,390.20	\$2,780.40	\$3,513.04	\$2,179.84	\$540.45	0.0%
Basic: \$500/\$1,000 w/ MH	\$1,371.71	\$2,743.42	\$3,466.31	\$2,150.84	\$533.26	0.0%
Basic: \$1,000/\$1,000 w/ MH	\$1,334.76	\$2,669.52	\$3,372.93	\$2,092.89	\$518.90	0.0%
Basic: \$1,500/\$1,000 w/ MH	\$1,297.79	\$2,595.58	\$3,279.51	\$2,034.94	\$504.52	0.0%
HMO Mandated Basic	\$2,450.58	\$4,901.17	\$6,494.05	\$4,043.46	\$952.68	21.3%
HMO Mandated Standard	\$3,016.44	\$6,032.88	\$7,993.56	\$4,977.13	\$1,172.66	21.3%
HealthChoice HDHP \$2,600	\$555.40	\$1,049.72	\$1,455.16	\$883.10	\$215.92	15.8%
HealthChoice HDHP \$5,000	\$442.96	\$815.05	\$1,129.55	\$686.59	\$172.20	21.3%
HealthChoice HDHP \$2,600 w/ MH	\$717.94	\$1,356.91	\$1,881.00	\$1,141.52	\$279.10	8.7%
HealthChoice HDHP \$5,000 w/ MH	\$609.96	\$1,122.33	\$1,555.41	\$945.45	\$237.13	21.3%

Non-Mandated

Total Income Using Current Rates and Current Enrollment	\$6,055,981	\$3,995,257	\$2,175,340	\$844,227	\$0
Total Income Using Proposed Rates and Current Enrollment	\$7,289,485	\$4,820,847	\$2,624,048	\$1,016,356	\$0

Mandated

Total Income Using Current Rates and Current Enrollment	\$128,008	\$0	\$34,268	\$44,042	\$0
Total Income Using Proposed Rates and Current Enrollment	\$128,008	\$0	\$34,268	\$44,042	\$0

Anthem Blue Cross and Blue Shield

Direct Pay Rate Filing - All Products

Effective January 1, 2015

Exhibit V.A: Current and Proposed Premium Summary - Non HealthChoice Block

Current Rates Age 60 to 64						Contract months twelve months ending April 30, 2014						
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children		
\$150/\$1,000	\$1,213.20	\$2,426.39	\$3,065.74	\$1,902.29	\$383.92	134	26	0	18	12	HC 150	60-64
\$300/\$1,000	\$1,191.65	\$2,383.30	\$3,011.29	\$1,868.50	\$377.10	98	0	0	0	0	HC 300	60-64
\$500/\$1,000	\$1,165.05	\$2,330.10	\$2,944.08	\$1,826.81	\$368.69	12	0	0	0	0	HC 500	60-64
\$750/\$1,000	\$1,134.73	\$2,269.46	\$2,867.47	\$1,779.26	\$359.09	31	0	0	0	0	HC 750	60-64
\$1000/\$1,000	\$1,105.71	\$2,211.42	\$2,794.12	\$1,733.76	\$349.91	13	6	0	0	0	HC 1000	60-64
\$2,000/\$1,000	\$997.40	\$1,994.80	\$2,520.44	\$1,563.94	\$315.63	54	12	0	9	0	HC 2000	60-64
\$4,000/\$1,000	\$865.49	\$1,730.99	\$2,187.10	\$1,357.10	\$273.89	44	0	0	0	0	HC 4000	60-64
\$150/\$1,000, \$20,000 MAX	\$961.11	\$1,922.22	\$2,428.71	\$1,507.02	\$304.15	12	0	0	0	0	HC 150 20K	60-64
\$150/\$1,000, \$10,000 MAX	\$765.57	\$1,531.13	\$1,934.58	\$1,200.40	\$242.27	20	0	0	0	0	HC 150 10K	60-64
\$2,250	\$1,070.09	\$2,140.19	\$2,704.13	\$1,677.91	\$338.64	291	60	0	3	0	HC 2250	60-64
\$5,000	\$812.73	\$1,625.45	\$2,053.75	\$1,274.36	\$257.19	2,227	355	78	88	0	HC 5000	60-64
\$10,000	\$592.70	\$1,185.40	\$1,497.76	\$929.35	\$187.56	354	94	0	0	0	HC 10000	60-64
\$15,000	\$365.37	\$730.73	\$923.27	\$572.90	\$115.62	2,615	714	102	136	0	HC 15000	60-64
\$2,250 PCSA Rider	\$1,118.15	\$2,236.32	\$2,825.58	\$1,753.27	\$353.85	534	45	0	35	0	HC 2250 PCSA	60-64
\$5,000 PCSA Rider	\$860.79	\$1,721.58	\$2,175.20	\$1,349.72	\$272.40	1,884	281	44	126	0	HC 5000 PCSA	60-64
\$10,000 PCSA Rider	\$640.76	\$1,281.53	\$1,619.21	\$1,004.71	\$202.77	151	36	16	34	0	HC 10000 PCSA	60-64
\$15,000 PCSA Rider	\$413.43	\$826.86	\$1,044.72	\$648.26	\$130.83	938	197	34	39	0	HC 15000 PCSA	60-64
\$2,250 PPACA	\$1,104.21	\$2,208.42	\$2,794.55	\$1,734.21	\$349.44	523	65	0	12	0	HC 2250 PPACA	60-64
\$5,000 PPACA	\$846.85	\$1,693.68	\$2,144.17	\$1,330.66	\$267.99	1,308	249	37	12	0	HC 5000 PPACA	60-64
\$10,000 PPACA	\$626.82	\$1,253.63	\$1,588.18	\$985.65	\$198.36	564	147	17	0	0	HC 10000 PPACA	60-64
\$15,000 PPACA	\$399.49	\$798.96	\$1,013.69	\$629.20	\$126.42	3,327	747	86	84	0	HC 15000 PPACA	60-64
\$2,250 PPACA w/ MH	\$1,522.79	\$3,045.59	\$3,848.11	\$2,387.73	\$481.90	0	0	0	0	0	HC 2250 PPACA MH	60-64
\$5,000 PPACA w/ MH	\$1,168.40	\$2,336.79	\$2,952.54	\$1,832.04	\$369.75	0	0	0	0	0	HC 5000 PPACA MH	60-64
\$10,000 PPACA w/ MH	\$865.43	\$1,730.86	\$2,186.96	\$1,357.00	\$273.87	0	0	0	0	0	HC 10000 PPACA MH	60-64
\$15,000 PPACA w/ MH	\$552.38	\$1,104.76	\$1,395.88	\$866.13	\$174.80	0	0	0	0	0	HC 15000 PPACA MH	60-64
Lumenos HIA \$5,000	\$733.22	\$1,320.15	\$1,851.89	\$1,150.47	\$235.08	39	0	0	0	0	Lumenos HIA 5000	60-64
Lumenos HIA+ \$10,000	\$522.13	\$942.81	\$1,311.58	\$825.11	\$190.23	62	20	0	0	0	Lumenos HIA+ 10000	60-64
Lumenos HIA+ \$5,000	\$746.26	\$1,346.23	\$1,877.97	\$1,176.55	\$261.16	44	6	0	0	0	Lumenos HIA+ 5000	60-64
Lumenos HSA \$2,500	\$896.28	\$1,613.31	\$2,264.90	\$1,405.37	\$283.63	465	84	0	4	0	Lumenos HSA 2500	60-64
Lumenos HSA \$5,000	\$731.41	\$1,316.53	\$1,848.27	\$1,146.85	\$231.46	1,449	130	20	4	0	Lumenos HSA 5000	60-64
Standard: \$250/\$1,000	\$1,437.72	\$2,875.44	\$3,633.12	\$2,254.35	\$454.97	80	36	0	0	0	HC STD 250	60-64
Standard: \$500/\$1,000	\$1,421.22	\$2,842.45	\$3,591.44	\$2,228.49	\$449.75	12	0	0	0	0	HC STD 500	60-64
Standard: \$1,000/\$1,000	\$1,388.26	\$2,776.52	\$3,508.13	\$2,176.79	\$439.32	12	0	0	12	0	HC STD 1000	60-64
Standard: \$1,500/\$1,000	\$1,355.27	\$2,710.54	\$3,424.78	\$2,125.07	\$428.88	0	0	0	0	0	HC STD 1500	60-64
Basic: \$250/\$1,000	\$1,240.25	\$2,480.49	\$3,134.10	\$1,944.71	\$392.48	23	0	0	0	0	HC BSC 250	60-64
Basic: \$500/\$1,000	\$1,223.75	\$2,447.51	\$3,092.42	\$1,918.85	\$387.26	8	0	0	0	0	HC BSC 500	60-64
Basic: \$1,000/\$1,000	\$1,190.79	\$2,381.57	\$3,009.11	\$1,867.15	\$376.83	0	0	0	0	0	HC BSC 1000	60-64
Basic: \$1,500/\$1,000	\$1,157.80	\$2,315.60	\$2,925.76	\$1,815.43	\$366.39	0	0	0	0	0	HC BSC 1500	60-64
Standard: \$250/\$1,000 w/ MH	\$1,979.73	\$3,959.45	\$5,002.76	\$3,104.21	\$626.50	0	0	0	0	0	HC STD 250 MH	60-64
Standard: \$500/\$1,000 w/ MH	\$1,957.01	\$3,914.02	\$4,945.37	\$3,068.59	\$619.31	0	0	0	0	0	HC STD 500 MH	60-64
Standard: \$1,000/\$1,000 w/ MH	\$1,911.62	\$3,823.23	\$4,830.66	\$2,997.42	\$604.94	0	0	0	0	0	HC STD 1000 MH	60-64
Standard: \$1,500/\$1,000 w/ MH	\$1,866.20	\$3,732.41	\$4,715.90	\$2,926.21	\$590.57	0	0	0	0	0	HC STD 1500 MH	60-64
Basic: \$250/\$1,000 w/ MH	\$1,707.82	\$3,415.64	\$4,315.66	\$2,677.86	\$540.45	0	0	0	0	0	HC BSC 250 MH	60-64
Basic: \$500/\$1,000 w/ MH	\$1,685.10	\$3,370.20	\$4,258.25	\$2,642.25	\$533.26	0	0	0	0	0	HC BSC 500 MH	60-64
Basic: \$1,000/\$1,000 w/ MH	\$1,639.71	\$3,279.42	\$4,143.53	\$2,571.05	\$518.90	0	0	0	0	0	HC BSC 1000 MH	60-64
Basic: \$1,500/\$1,000 w/ MH	\$1,594.29	\$3,188.59	\$4,028.78	\$2,499.86	\$504.52	0	0	0	0	0	HC BSC 1500 MH	60-64
HMO Mandated Basic	\$2,481.75	\$4,963.49	\$6,576.62	\$4,094.87	\$785.36	0	0	0	0	0	HMO BSC	60-64
HMO Mandated Standard	\$3,054.79	\$6,109.58	\$8,095.20	\$5,040.41	\$966.71	12	0	0	0	0	HMO STD	60-64
HealthChoice HDHP \$2,600	\$589.27	\$1,113.72	\$1,543.89	\$936.95	\$186.48	182	18	0	0	0	HC HSA 2600	60-64
HealthChoice HDHP \$5,000	\$448.59	\$825.42	\$1,143.91	\$695.32	\$141.96	878	134	0	8	0	HC HSA 5000	60-64
HealthChoice HDHP \$2,600 w/ MH	\$811.43	\$1,533.60	\$2,125.95	\$1,290.18	\$256.78	83	21	0	0	0	HC HSA 2600 w/MH	60-64
HealthChoice HDHP \$5,000 w/ MH	\$617.72	\$1,136.60	\$1,575.19	\$957.47	\$195.48	6	0	0	0	0	HC HSA 5000 w/MH	60-64

Anthem Blue Cross and Blue Shield  
Direct Pay Rate Filing - All Products  
Effective January 1, 2015

Exhibit V.A: Current and Proposed Premium Summary - Non HealthChoice Block

Proposed Rates Age 60 to 64						One Adult Proposed to Current
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
\$150/\$1,000	\$1,405.59	\$2,811.18	\$3,551.92	\$2,203.97	\$444.81	15.9%
\$300/\$1,000	\$1,382.08	\$2,764.16	\$3,492.51	\$2,167.10	\$437.37	16.0%
\$500/\$1,000	\$1,354.31	\$2,708.62	\$3,422.33	\$2,123.56	\$428.58	16.2%
\$750/\$1,000	\$1,321.06	\$2,642.12	\$3,338.31	\$2,071.42	\$418.05	16.4%
\$1000/\$1,000	\$1,290.09	\$2,580.18	\$3,260.07	\$2,022.86	\$408.26	16.7%
\$2,000/\$1,000	\$1,175.56	\$2,351.12	\$2,970.65	\$1,843.28	\$372.01	17.9%
\$4,000/\$1,000	\$1,038.63	\$2,077.26	\$2,624.62	\$1,628.57	\$328.68	20.0%
\$150/\$1,000, \$20,000 MAX	\$1,113.52	\$2,227.04	\$2,813.87	\$1,746.00	\$352.38	15.9%
\$150/\$1,000, \$10,000 MAX	\$886.97	\$1,773.94	\$2,241.38	\$1,390.77	\$280.69	15.9%
\$2,250	\$1,255.33	\$2,510.66	\$3,172.22	\$1,968.36	\$397.25	17.3%
\$5,000	\$985.87	\$1,971.74	\$2,491.29	\$1,545.84	\$311.99	21.3%
\$10,000	\$718.98	\$1,437.96	\$1,816.85	\$1,127.36	\$227.53	21.3%
\$15,000	\$443.20	\$886.40	\$1,119.97	\$694.94	\$140.25	21.3%
\$2,250 PCSA Rider	\$1,313.64	\$2,627.29	\$3,319.57	\$2,059.80	\$415.70	17.5%
\$5,000 PCSA Rider	\$1,044.18	\$2,088.37	\$2,638.64	\$1,637.28	\$330.44	21.3%
\$10,000 PCSA Rider	\$777.29	\$1,554.59	\$1,964.20	\$1,218.80	\$245.98	21.3%
\$15,000 PCSA Rider	\$501.51	\$1,003.03	\$1,267.32	\$786.38	\$158.70	21.3%
\$2,250 PPACA	\$1,296.72	\$2,593.44	\$3,281.90	\$2,036.66	\$410.35	17.4%
\$5,000 PPACA	\$1,027.26	\$2,054.52	\$2,600.97	\$1,614.14	\$325.09	21.3%
\$10,000 PPACA	\$760.37	\$1,520.74	\$1,926.53	\$1,195.66	\$240.63	21.3%
\$15,000 PPACA	\$484.59	\$969.18	\$1,229.65	\$763.24	\$153.35	21.3%
\$2,250 PPACA w/ MH	\$1,671.78	\$3,343.56	\$4,224.58	\$2,621.35	\$529.04	9.8%
\$5,000 PPACA w/ MH	\$1,373.10	\$2,746.20	\$3,469.81	\$2,153.02	\$434.53	17.5%
\$10,000 PPACA w/ MH	\$1,004.12	\$2,008.24	\$2,537.41	\$1,574.46	\$317.76	16.0%
\$15,000 PPACA w/ MH	\$670.06	\$1,340.12	\$1,693.23	\$1,050.65	\$212.04	21.3%
Lumenos HIA \$5,000	\$889.06	\$1,600.67	\$2,245.68	\$1,394.81	\$284.39	21.3%
Lumenos HIA+ \$10,000	\$630.21	\$1,137.34	\$1,584.70	\$994.57	\$224.43	20.7%
Lumenos HIA+ \$5,000	\$902.10	\$1,626.75	\$2,271.76	\$1,420.89	\$310.47	20.9%
Lumenos HSA \$2,500	\$1,052.12	\$1,893.83	\$2,658.72	\$1,649.73	\$332.95	17.4%
Lumenos HSA \$5,000	\$887.25	\$1,597.05	\$2,242.06	\$1,391.19	\$280.77	21.3%
Standard: \$250/\$1,000	\$1,437.72	\$2,875.44	\$3,633.11	\$2,254.34	\$454.97	0.0%
Standard: \$500/\$1,000	\$1,421.23	\$2,842.46	\$3,591.44	\$2,228.49	\$449.75	0.0%
Standard: \$1,000/\$1,000	\$1,388.25	\$2,776.50	\$3,508.11	\$2,176.78	\$439.32	0.0%
Standard: \$1,500/\$1,000	\$1,355.28	\$2,710.56	\$3,424.78	\$2,125.08	\$428.88	0.0%
Basic: \$250/\$1,000	\$1,240.24	\$2,480.48	\$3,134.09	\$1,944.70	\$392.48	0.0%
Basic: \$500/\$1,000	\$1,223.75	\$2,447.50	\$3,092.42	\$1,918.84	\$387.26	0.0%
Basic: \$1,000/\$1,000	\$1,190.78	\$2,381.56	\$3,009.09	\$1,867.14	\$376.83	0.0%
Basic: \$1,500/\$1,000	\$1,157.80	\$2,315.60	\$2,925.76	\$1,815.43	\$366.39	0.0%
Standard: \$250/\$1,000 w/ MH	\$1,979.73	\$3,959.46	\$5,002.79	\$3,104.22	\$626.50	0.0%
Standard: \$500/\$1,000 w/ MH	\$1,957.03	\$3,914.06	\$4,945.41	\$3,068.62	\$619.31	0.0%
Standard: \$1,000/\$1,000 w/ MH	\$1,911.62	\$3,823.24	\$4,830.67	\$2,997.42	\$604.94	0.0%
Standard: \$1,500/\$1,000 w/ MH	\$1,866.21	\$3,732.42	\$4,715.92	\$2,926.22	\$590.57	0.0%
Basic: \$250/\$1,000 w/ MH	\$1,707.81	\$3,415.62	\$4,315.64	\$2,677.85	\$540.45	0.0%
Basic: \$500/\$1,000 w/ MH	\$1,685.10	\$3,370.20	\$4,258.26	\$2,642.24	\$533.26	0.0%
Basic: \$1,000/\$1,000 w/ MH	\$1,639.70	\$3,279.40	\$4,143.52	\$2,571.05	\$518.90	0.0%
Basic: \$1,500/\$1,000 w/ MH	\$1,594.29	\$3,188.58	\$4,028.77	\$2,499.85	\$504.52	0.0%
HMO Mandated Basic	\$3,010.47	\$6,020.94	\$7,977.75	\$4,967.28	\$952.68	21.3%
HMO Mandated Standard	\$3,705.61	\$7,411.22	\$9,819.86	\$6,114.26	\$1,172.66	21.3%
HealthChoice HDHP \$2,600	\$682.30	\$1,289.55	\$1,787.62	\$1,084.86	\$215.92	15.8%
HealthChoice HDHP \$5,000	\$544.16	\$1,001.25	\$1,387.62	\$843.45	\$172.20	21.3%
HealthChoice HDHP \$2,600 w/ MH	\$881.97	\$1,666.92	\$2,310.75	\$1,402.33	\$279.10	8.7%
HealthChoice HDHP \$5,000 w/ MH	\$749.31	\$1,378.73	\$1,910.75	\$1,161.43	\$237.13	21.3%

Non-Mandated

Total Income Using Current Rates and Current Enrollment	\$11,962,007	\$4,075,172	\$641,979	\$639,683	\$4,607
Total Income Using Proposed Rates and Current Enrollment	\$14,399,747	\$4,913,338	\$778,752	\$770,043	\$5,338
Mandated					
Total Income Using Current Rates and Current Enrollment	\$223,705	\$103,516	\$0	\$26,121	\$0
Total Income Using Proposed Rates and Current Enrollment	\$231,514	\$103,516	\$0	\$26,121	\$0

Anthem Blue Cross and Blue Shield

Direct Pay Rate Filing - All Products

Effective January 1, 2015

Exhibit V.A: Current and Proposed Premium Summary - Non HealthChoice Block

Current Rates Age 65+						Contract months twelve months ending April 30, 2014					
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
\$150/\$1,000	\$1,213.20	\$2,426.39	\$3,065.74	\$1,902.29	\$383.92	99	24	0	0	0	HC 150 65+
\$300/\$1,000	\$1,191.65	\$2,383.30	\$3,011.29	\$1,868.50	\$377.10	1	0	0	0	0	HC 300 65+
\$500/\$1,000	\$1,165.05	\$2,330.10	\$2,944.08	\$1,826.81	\$368.69	12	0	0	0	0	HC 500 65+
\$750/\$1,000	\$1,134.73	\$2,269.46	\$2,867.47	\$1,779.26	\$359.09	0	0	0	0	0	HC 750 65+
\$1000/\$1,000	\$1,105.71	\$2,211.42	\$2,794.12	\$1,733.76	\$349.91	0	0	0	0	0	HC 1000 65+
\$2,000/\$1,000	\$997.40	\$1,994.80	\$2,520.44	\$1,563.94	\$315.63	1	0	0	0	0	HC 2000 65+
\$4,000/\$1,000	\$865.49	\$1,730.99	\$2,187.10	\$1,357.10	\$273.89	38	1	0	0	0	HC 4000 65+
\$150/\$1,000, \$20,000 MAX	\$961.11	\$1,922.22	\$2,428.71	\$1,507.02	\$304.15	12	0	0	0	0	HC 150 20K 65+
\$150/\$1,000, \$10,000 MAX	\$765.57	\$1,531.13	\$1,934.58	\$1,200.40	\$242.27	12	0	0	0	0	HC 150 10K 65+
\$2,250	\$1,070.09	\$2,140.19	\$2,704.13	\$1,677.91	\$338.64	78	12	0	0	0	HC 2250 65+
\$5,000	\$812.73	\$1,625.45	\$2,053.75	\$1,274.36	\$257.19	175	32	0	0	0	HC 5000 65+
\$10,000	\$592.70	\$1,185.40	\$1,497.76	\$929.35	\$187.56	39	36	0	0	0	HC 10000 65+
\$15,000	\$365.37	\$730.73	\$923.27	\$572.90	\$115.62	118	67	0	0	0	HC 15000 65+
\$2,250 PCSA Rider	\$1,118.15	\$2,236.32	\$2,825.58	\$1,753.27	\$353.85	68	20	0	0	0	HC 2250 PCSA 65+
\$5,000 PCSA Rider	\$860.79	\$1,721.58	\$2,175.20	\$1,349.72	\$272.40	200	3	0	0	0	HC 5000 PCSA 65+
\$10,000 PCSA Rider	\$640.76	\$1,281.53	\$1,619.21	\$1,004.71	\$202.77	15	0	0	0	0	HC 10000 PCSA 65+
\$15,000 PCSA Rider	\$413.43	\$826.86	\$1,044.72	\$648.26	\$130.83	26	0	0	0	0	HC 15000 PCSA 65+
\$2,250 PPACA	\$1,104.21	\$2,208.42	\$2,794.55	\$1,734.21	\$349.44	19	0	0	0	0	HC 2250 PPACA 65+
\$5,000 PPACA	\$846.85	\$1,693.68	\$2,144.17	\$1,330.66	\$267.99	60	0	0	0	0	HC 5000 PPACA 65+
\$10,000 PPACA	\$626.82	\$1,253.63	\$1,588.18	\$985.65	\$198.36	2	0	0	0	0	HC 10000 PPACA 65+
\$15,000 PPACA	\$399.49	\$798.96	\$1,013.69	\$629.20	\$126.42	30	29	0	0	0	HC 15000 PPACA 65+
\$2,250 PPACA w/ MH	\$1,522.79	\$3,045.59	\$3,848.11	\$2,387.73	\$481.90	0	0	0	0	0	HC 2250 PPACA MH 65+
\$5,000 PPACA w/ MH	\$1,168.40	\$2,336.79	\$2,952.54	\$1,832.04	\$369.75	0	0	0	0	0	HC 5000 PPACA MH 65+
\$10,000 PPACA w/ MH	\$865.43	\$1,730.86	\$2,186.96	\$1,357.00	\$273.87	0	0	0	0	0	HC 10000 PPACA MH 65+
\$15,000 PPACA w/ MH	\$552.38	\$1,104.76	\$1,395.88	\$866.13	\$174.80	0	0	0	0	0	HC 15000 PPACA MH 65+
Lumenos HIA \$5,000	\$733.22	\$1,320.15	\$1,851.89	\$1,150.47	\$235.08	0	0	0	0	0	Lumenos HIA 5000 65+
Lumenos HIA+ \$10,000	\$522.13	\$942.81	\$1,311.58	\$825.11	\$190.23	0	0	0	0	0	Lumenos HIA+ 10000 65+
Lumenos HIA+ \$5,000	\$746.26	\$1,346.23	\$1,877.97	\$1,176.55	\$261.16	0	0	0	0	0	Lumenos HIA+ 5000 65+
Lumenos HSA \$2,500	\$896.28	\$1,613.31	\$2,264.90	\$1,405.37	\$283.63	22	0	0	0	0	Lumenos HSA 2500 65+
Lumenos HSA \$5,000	\$731.41	\$1,316.53	\$1,848.27	\$1,146.85	\$231.46	24	0	0	0	0	Lumenos HSA 5000 65+
Standard: \$250/\$1,000	\$1,437.72	\$2,875.44	\$3,633.12	\$2,254.35	\$454.97	60	0	0	0	0	HC STD 250 65+
Standard: \$500/\$1,000	\$1,421.22	\$2,842.45	\$3,591.44	\$2,228.49	\$449.75	0	0	0	0	0	HC STD 500 65+
Standard: \$1,000/\$1,000	\$1,388.26	\$2,776.52	\$3,508.13	\$2,176.79	\$439.32	0	0	0	0	0	HC STD 1000 65+
Standard: \$1,500/\$1,000	\$1,355.27	\$2,710.54	\$3,424.78	\$2,125.07	\$428.88	0	0	0	0	0	HC STD 1500 65+
Basic: \$250/\$1,000	\$1,240.25	\$2,480.49	\$3,134.10	\$1,944.71	\$392.48	24	0	0	0	0	HC BSC 250 65+
Basic: \$500/\$1,000	\$1,223.75	\$2,447.51	\$3,092.42	\$1,918.85	\$387.26	0	0	0	0	0	HC BSC 500 65+
Basic: \$1,000/\$1,000	\$1,190.79	\$2,381.57	\$3,009.11	\$1,867.15	\$376.83	0	0	0	0	0	HC BSC 1000 65+
Basic: \$1,500/\$1,000	\$1,157.80	\$2,315.60	\$2,925.76	\$1,815.43	\$366.39	0	0	0	0	0	HC BSC 1500 65+
Standard: \$250/\$1,000 w/ MH	\$1,979.73	\$3,959.45	\$5,002.76	\$3,104.21	\$626.50	0	0	0	0	0	HC STD 250 MH 65+
Standard: \$500/\$1,000 w/ MH	\$1,957.01	\$3,914.02	\$4,945.37	\$3,068.59	\$619.31	0	0	0	0	0	HC STD 500 MH 65+
Standard: \$1,000/\$1,000 w/ MH	\$1,911.62	\$3,823.23	\$4,830.66	\$2,997.42	\$604.94	0	0	0	0	0	HC STD 1000 MH 65+
Standard: \$1,500/\$1,000 w/ MH	\$1,866.20	\$3,732.41	\$4,715.90	\$2,926.21	\$590.57	0	0	0	0	0	HC STD 1500 MH 65+
Basic: \$250/\$1,000 w/ MH	\$1,707.82	\$3,415.64	\$4,315.66	\$2,677.86	\$540.45	0	0	0	0	0	HC BSC 250 MH 65+
Basic: \$500/\$1,000 w/ MH	\$1,685.10	\$3,370.20	\$4,258.25	\$2,642.25	\$533.26	0	0	0	0	0	HC BSC 500 MH 65+
Basic: \$1,000/\$1,000 w/ MH	\$1,639.71	\$3,279.42	\$4,143.53	\$2,571.05	\$518.90	0	0	0	0	0	HC BSC 1000 MH 65+
Basic: \$1,500/\$1,000 w/ MH	\$1,594.29	\$3,188.59	\$4,028.78	\$2,499.86	\$504.52	0	0	0	0	0	HC BSC 1500 MH 65+
HMO Mandated Basic	\$2,481.75	\$4,963.49	\$6,576.62	\$4,094.87	\$785.36	0	0	0	0	0	HMO BSC 65+
HMO Mandated Standard	\$3,054.79	\$6,109.58	\$8,095.20	\$5,040.41	\$966.71	0	0	0	0	0	HMO STD 65+
HealthChoice HDHP \$2,600	\$589.27	\$1,113.72	\$1,543.89	\$936.95	\$186.48	12	0	0	0	0	HC HSA 2600 65+
HealthChoice HDHP \$5,000	\$448.59	\$825.42	\$1,143.91	\$695.32	\$141.96	25	0	0	4	0	HC HSA 5000 65+
HealthChoice HDHP \$2,600 w/ MH	\$811.43	\$1,533.60	\$2,125.95	\$1,290.18	\$256.78	0	0	0	0	0	HC HSA 2600 w/MH 65+
HealthChoice HDHP \$5,000 w/ MH	\$617.72	\$1,136.60	\$1,575.19	\$957.47	\$195.48	0	0	0	0	0	HC HSA 5000 w/MH 65+

Anthem Blue Cross and Blue Shield

Direct Pay Rate Filing - All Products

Effective January 1, 2015

Exhibit V.A: Current and Proposed Premium Summary - Non HealthChoice Block

Proposed Rates Age 65+						One Adult Proposed to
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	Current
\$150/\$1,000	\$1,405.59	\$2,811.18	\$3,551.92	\$2,203.97	\$444.81	15.9%
\$300/\$1,000	\$1,382.08	\$2,764.16	\$3,492.51	\$2,167.10	\$437.37	16.0%
\$500/\$1,000	\$1,354.31	\$2,708.62	\$3,422.33	\$2,123.56	\$428.58	16.2%
\$750/\$1,000	\$1,321.06	\$2,642.12	\$3,338.31	\$2,071.42	\$418.05	16.4%
\$1000/\$1,000	\$1,290.09	\$2,580.18	\$3,260.07	\$2,022.86	\$408.26	16.7%
\$2,000/\$1,000	\$1,175.56	\$2,351.12	\$2,970.65	\$1,843.28	\$372.01	17.9%
\$4,000/\$1,000	\$1,038.63	\$2,077.26	\$2,624.62	\$1,628.57	\$328.68	20.0%
\$150/\$1,000, \$20,000 MAX	\$1,113.52	\$2,227.04	\$2,813.87	\$1,746.00	\$352.38	15.9%
\$150/\$1,000, \$10,000 MAX	\$886.97	\$1,773.94	\$2,241.38	\$1,390.77	\$280.69	15.9%
\$2,250	\$1,255.33	\$2,510.66	\$3,172.22	\$1,968.36	\$397.25	17.3%
\$5,000	\$985.87	\$1,971.74	\$2,491.29	\$1,545.84	\$311.99	21.3%
\$10,000	\$718.98	\$1,437.96	\$1,816.85	\$1,127.36	\$227.53	21.3%
\$15,000	\$443.20	\$886.40	\$1,119.97	\$694.94	\$140.25	21.3%
\$2,250 PCSA Rider	\$1,313.64	\$2,627.29	\$3,319.57	\$2,059.80	\$415.70	17.5%
\$5,000 PCSA Rider	\$1,044.18	\$2,088.37	\$2,638.64	\$1,637.28	\$330.44	21.3%
\$10,000 PCSA Rider	\$777.29	\$1,554.59	\$1,964.20	\$1,218.80	\$245.98	21.3%
\$15,000 PCSA Rider	\$501.51	\$1,003.03	\$1,267.32	\$786.38	\$158.70	21.3%
\$2,250 PPACA	\$1,296.72	\$2,593.44	\$3,281.90	\$2,036.66	\$410.35	17.4%
\$5,000 PPACA	\$1,027.26	\$2,054.52	\$2,600.97	\$1,614.14	\$325.09	21.3%
\$10,000 PPACA	\$760.37	\$1,520.74	\$1,926.53	\$1,195.66	\$240.63	21.3%
\$15,000 PPACA	\$484.59	\$969.18	\$1,229.65	\$763.24	\$153.35	21.3%
\$2,250 PPACA w/ MH	\$1,671.78	\$3,343.56	\$4,224.58	\$2,621.35	\$529.04	9.8%
\$5,000 PPACA w/ MH	\$1,373.10	\$2,746.20	\$3,469.81	\$2,153.02	\$434.53	17.5%
\$10,000 PPACA w/ MH	\$1,004.12	\$2,008.24	\$2,537.41	\$1,574.46	\$317.76	16.0%
\$15,000 PPACA w/ MH	\$670.06	\$1,340.12	\$1,693.23	\$1,050.65	\$212.04	21.3%
Lumenos HIA \$5,000	\$889.06	\$1,600.67	\$2,245.68	\$1,394.81	\$284.39	21.3%
Lumenos HIA+ \$10,000	\$630.21	\$1,137.34	\$1,584.70	\$994.57	\$224.43	20.7%
Lumenos HIA+ \$5,000	\$902.10	\$1,626.75	\$2,271.76	\$1,420.89	\$310.47	20.9%
Lumenos HSA \$2,500	\$1,052.12	\$1,893.83	\$2,658.72	\$1,649.73	\$332.95	17.4%
Lumenos HSA \$5,000	\$887.25	\$1,597.05	\$2,242.06	\$1,391.19	\$280.77	21.3%
Standard: \$250/\$1,000	\$1,437.72	\$2,875.44	\$3,633.11	\$2,254.34	\$454.97	0.0%
Standard: \$500/\$1,000	\$1,421.23	\$2,842.46	\$3,591.44	\$2,228.49	\$449.75	0.0%
Standard: \$1,000/\$1,000	\$1,388.25	\$2,776.50	\$3,508.11	\$2,176.78	\$439.32	0.0%
Standard: \$1,500/\$1,000	\$1,355.28	\$2,710.56	\$3,424.78	\$2,125.08	\$428.88	0.0%
Basic: \$250/\$1,000	\$1,240.24	\$2,480.48	\$3,134.09	\$1,944.70	\$392.48	0.0%
Basic: \$500/\$1,000	\$1,223.75	\$2,447.50	\$3,092.42	\$1,918.84	\$387.26	0.0%
Basic: \$1,000/\$1,000	\$1,190.78	\$2,381.56	\$3,009.09	\$1,867.14	\$376.83	0.0%
Basic: \$1,500/\$1,000	\$1,157.80	\$2,315.60	\$2,925.76	\$1,815.43	\$366.39	0.0%
Standard: \$250/\$1,000 w/ MH	\$1,979.73	\$3,959.46	\$5,002.79	\$3,104.22	\$626.50	0.0%
Standard: \$500/\$1,000 w/ MH	\$1,957.03	\$3,914.06	\$4,945.41	\$3,068.62	\$619.31	0.0%
Standard: \$1,000/\$1,000 w/ MH	\$1,911.62	\$3,823.24	\$4,830.67	\$2,997.42	\$604.94	0.0%
Standard: \$1,500/\$1,000 w/ MH	\$1,866.21	\$3,732.42	\$4,715.92	\$2,926.22	\$590.57	0.0%
Basic: \$250/\$1,000 w/ MH	\$1,707.81	\$3,415.62	\$4,315.64	\$2,677.85	\$540.45	0.0%
Basic: \$500/\$1,000 w/ MH	\$1,685.10	\$3,370.20	\$4,258.26	\$2,642.24	\$533.26	0.0%
Basic: \$1,000/\$1,000 w/ MH	\$1,639.70	\$3,279.40	\$4,143.52	\$2,571.05	\$518.90	0.0%
Basic: \$1,500/\$1,000 w/ MH	\$1,594.29	\$3,188.58	\$4,028.77	\$2,499.85	\$504.52	0.0%
HMO Mandated Basic	\$3,010.47	\$6,020.94	\$7,977.75	\$4,967.28	\$952.68	21.3%
HMO Mandated Standard	\$3,705.61	\$7,411.22	\$9,819.86	\$6,114.26	\$1,172.66	21.3%
HealthChoice HDHP \$2,600	\$682.30	\$1,289.55	\$1,787.62	\$1,084.86	\$215.92	15.8%
HealthChoice HDHP \$5,000	\$544.16	\$1,001.25	\$1,387.62	\$843.45	\$172.20	21.3%
HealthChoice HDHP \$2,600 w/ MH	\$881.97	\$1,666.92	\$2,310.75	\$1,402.33	\$279.10	8.7%
HealthChoice HDHP \$5,000 w/ MH	\$749.31	\$1,378.73	\$1,910.75	\$1,161.43	\$237.13	21.3%

Non-Mandated

Total Income Using Current Rates and Current Enrollment

Total Income Using Proposed Rates and Current Enrollment

Mandated

Total Income Using Current Rates and Current Enrollment

Total Income Using Proposed Rates and Current Enrollment

\$890,949	\$302,355	\$0	\$2,781	\$0
\$1,063,643	\$360,842	\$0	\$3,374	\$0
\$116,029	\$0	\$0	\$0	\$0
\$116,029	\$0	\$0	\$0	\$0

Anthem Blue Cross and Blue Shield  
 Direct Pay Rate Filing - All Products  
 Effective January 1, 2015

Exhibit V.A: Current and Proposed Premium Summary - Non HealthChoice Block

Plan Design	Base Period Enrollment Total Contract Months					One Adult Proposed to Current
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
\$150/\$1,000	504	139	36	49	48	15.9%
\$300/\$1,000	132	0	0	0	0	16.0%
\$500/\$1,000	60	12	0	24	0	16.2%
\$750/\$1,000	43	0	0	12	0	16.4%
\$1000/\$1,000	13	6	12	0	0	16.7%
\$2,000/\$1,000	136	12	12	9	0	17.9%
\$4,000/\$1,000	122	25	12	11	0	20.0%
\$150/\$1,000, \$20,000 MAX	36	0	0	0	0	15.9%
\$150/\$1,000, \$10,000 MAX	33	0	0	0	0	15.9%
\$2,250	1,116	143	121	87	6	17.3%
\$5,000	5,586	1,317	1,023	514	8	21.3%
\$10,000	1,089	229	253	102	0	21.3%
\$15,000	6,498	2,505	2,820	818	24	21.3%
\$2,250 PCSA Rider	1,409	170	149	111	12	17.5%
\$5,000 PCSA Rider	4,810	714	954	502	58	21.3%
\$10,000 PCSA Rider	481	119	182	91	0	21.3%
\$15,000 PCSA Rider	2,820	1,131	1,575	418	12	21.3%
\$2,250 PPACA	1,946	203	322	234	46	17.4%
\$5,000 PPACA	3,531	646	785	314	39	21.3%
\$10,000 PPACA	1,530	360	274	139	36	21.3%
\$15,000 PPACA	8,891	2,656	2,475	920	93	21.3%
\$2,250 PPACA w/ MH	21	0	0	0	0	9.8%
\$5,000 PPACA w/ MH	0	0	0	8	0	17.5%
\$10,000 PPACA w/ MH	0	0	0	0	0	16.0%
\$15,000 PPACA w/ MH	0	0	0	0	0	21.3%
Lumenos HIA \$5,000	114	28	0	0	0	21.3%
Lumenos HIA+ \$10,000	187	74	12	12	0	20.7%
Lumenos HIA+ \$5,000	72	26	0	0	0	20.9%
Lumenos HSA \$2,500	1,446	224	191	126	0	17.4%
Lumenos HSA \$5,000	3,401	445	389	144	12	21.3%
Standard: \$250/\$1,000	495	60	12	63	0	0.0%
Standard: \$500/\$1,000	60	0	7	0	0	0.0%
Standard: \$1,000/\$1,000	36	0	12	12	0	0.0%
Standard: \$1,500/\$1,000	24	0	0	0	0	0.0%
Basic: \$250/\$1,000	153	0	17	7	0	0.0%
Basic: \$500/\$1,000	33	0	0	0	0	0.0%
Basic: \$1,000/\$1,000	0	0	0	0	0	0.0%
Basic: \$1,500/\$1,000	12	12	12	0	0	0.0%
Standard: \$250/\$1,000 w/ MH	0	0	0	0	0	0.0%
Standard: \$500/\$1,000 w/ MH	0	0	0	0	0	0.0%
Standard: \$1,000/\$1,000 w/ MH	0	0	0	0	0	0.0%
Standard: \$1,500/\$1,000 w/ MH	0	0	0	0	0	0.0%
Basic: \$250/\$1,000 w/ MH	0	0	0	0	0	0.0%
Basic: \$500/\$1,000 w/ MH	0	0	0	0	0	0.0%
Basic: \$1,000/\$1,000 w/ MH	0	0	0	0	0	0.0%
Basic: \$1,500/\$1,000 w/ MH	0	0	0	0	0	0.0%
HMO Mandated Basic	0	0	0	0	0	21.3%
HMO Mandated Standard	36	0	12	12	0	21.3%
HealthChoice HDHP \$2,600	412	43	75	24	0	15.8%
HealthChoice HDHP \$5,000	1,859	420	389	129	0	21.3%
HealthChoice HDHP \$2,600 w/ MH	337	38	76	63	0	8.7%
HealthChoice HDHP \$5,000 w/ MH	6	0	8	0	0	21.3%

Anthem Blue Cross and Blue Shield  
 Direct Pay Rate Filing - All Products  
 Effective January 1, 2015  
 Exhibit V.A: Current and Proposed Premium Summary - Non HealthChoice Block

TOTALS

Non-Mandated Options

	<u>total</u>	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child(ren)</u>	<u>one or more children</u>
A. Total Annual Income Using Current Rates and Current Enrollment	\$49,925,751	\$25,303,141	\$10,818,107	\$10,431,664	\$3,277,730	\$95,109
B. Total Annual Income Using Proposed Rates and Current Enrollment	\$60,119,700	\$30,429,456	\$13,046,793	\$12,590,346	\$3,939,602	\$113,503
C. Average Rate Increase Based on Current Enrollment (D/A)	20.4%					

Mandated Options

A. Total Annual Income Using Current Rates and Current Enrollment	\$1,309,439	\$830,495	\$165,742	\$153,587	\$159,615	\$0
B. Total Annual Income Using Proposed Rates and Current Enrollment	\$1,340,059	\$845,295	\$165,742	\$162,161	\$166,861	\$0
C. Average Rate Increase Based on Current Enrollment (D/A)	2.3%					

Total

A. Total Annual Income Using Current Rates and Current Enrollment	\$51,235,190	\$26,133,636	\$10,983,849	\$10,585,251	\$3,437,345	\$95,109
B. Total Annual Income Using Proposed Rates and Current Enrollment	<b>\$61,459,759</b>	\$31,274,751	\$13,212,535	\$12,752,508	\$4,106,463	\$113,503
C. Average Rate Increase Based on Current Enrollment (D/A)	19.96%					

Products Included: All Grandfathered

**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**  
Exhibit V.B: Derivation of Rider Rates

**PCSA Rider for HealthChoice \$2,250, \$5,000, \$10,000, and \$15,000 Deductibles**

<b>Apply Increase from Ex. 5:</b>	<b>21.3%</b>
-----------------------------------	--------------

	<u>One Adult</u>	<u>Two Adults</u>	<u>Two Adults With One or More Children</u>	<u>One Adult With One or More Children</u>	<u>One or More Children (no age variance)</u>
<b><u>Current Rates Effective 7/1/2013</u></b>					
Age Band <30	\$16.03	\$32.06	\$40.50	\$25.13	\$15.21
Age Band 30-39	\$19.91	\$39.83	\$50.32	\$31.22	\$15.21
Age Band 40-44	\$23.40	\$46.80	\$59.13	\$36.69	\$15.21
Age Band 45-49	\$27.03	\$54.05	\$68.30	\$42.38	\$15.21
Age Band 50-54	\$32.46	\$64.91	\$82.01	\$50.89	\$15.21
Age Band 55-59	\$39.12	\$78.25	\$98.87	\$61.35	\$15.21
Age Band 60-64	\$48.06	\$96.13	\$121.45	\$75.36	\$15.21
Age Band >64	\$48.06	\$96.13	\$121.45	\$75.36	\$15.21
<b><u>Proposed Rates</u></b>					
Age Band <30	\$19.45	\$38.89	\$49.14	\$30.50	\$18.45
Age Band 30-39	\$24.16	\$48.32	\$61.05	\$37.89	\$18.45
Age Band 40-44	\$28.39	\$56.78	\$71.74	\$44.52	\$18.45
Age Band 45-49	\$32.79	\$65.58	\$82.86	\$51.42	\$18.45
Age Band 50-54	\$39.38	\$78.75	\$99.50	\$61.75	\$18.45
Age Band 55-59	\$47.47	\$94.94	\$119.95	\$74.44	\$18.45
Age Band 60-64	\$58.31	\$116.63	\$147.35	\$91.44	\$18.45
Age Band >64	\$58.31	\$116.63	\$147.35	\$91.44	\$18.45



**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**  
Exhibit V.B: Derivation of Rider Rates

**PPACA Rider for HealthChoice \$2,250, \$5,000, \$10,000, and \$15,000 Deductibles**

<b>Apply Increase from Ex. 5:</b>	<b>21.3%</b>
-----------------------------------	--------------

<u><b>Current Rates Effective 7/1/2013</b></u>	<u><b>One Adult</b></u>	<u><b>Two Adults</b></u>	<u><b>Two Adults With One or More Children</b></u>	<u><b>One Adult With One or More Children</b></u>	<u><b>One or More Children (no age variance)</b></u>
Age Band <30	\$11.38	\$22.76	\$30.15	\$18.78	\$10.80
Age Band 30-39	\$14.14	\$28.27	\$37.46	\$23.33	\$10.80
Age Band 40-44	\$16.61	\$33.22	\$44.02	\$27.41	\$10.80
Age Band 45-49	\$19.18	\$38.37	\$50.84	\$31.66	\$10.80
Age Band 50-54	\$23.04	\$46.08	\$61.06	\$38.02	\$10.80
Age Band 55-59	\$27.77	\$55.54	\$73.60	\$45.83	\$10.80
Age Band 60-64	\$34.12	\$68.23	\$90.42	\$56.30	\$10.80
Age Band >64	\$34.12	\$68.23	\$90.42	\$56.30	\$10.80
 <u><b>Proposed Rates</b></u>					
Age Band <30	\$13.80	\$27.61	\$36.58	\$22.78	\$13.10
Age Band 30-39	\$17.15	\$34.30	\$45.44	\$28.30	\$13.10
Age Band 40-44	\$20.15	\$40.30	\$53.40	\$33.25	\$13.10
Age Band 45-49	\$23.27	\$46.55	\$61.68	\$38.40	\$13.10
Age Band 50-54	\$27.95	\$55.90	\$74.07	\$46.12	\$13.10
Age Band 55-59	\$33.69	\$67.38	\$89.28	\$55.59	\$13.10
Age Band 60-64	\$41.39	\$82.78	\$109.68	\$68.30	\$13.10
Age Band >64	\$41.39	\$82.78	\$109.68	\$68.30	\$13.10

**Products Included:** HealthChoice

Anthem Blue Cross and Blue Shield  
 Direct Pay Rate Filing - All Products  
 Effective January 1, 2015

Exhibit V.C: Current and Proposed Premium Summary - Closed Block - HealthChoice Plus

Current Rates Age <19						one adult	two adults	two adults child(re	one adults child(ch	child only		
						Contract months twelve months ending April 30, 2014						
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child	one adult and children	child only one adult SINGLE	two adults COUPLE	two adults and child(ren) FAMILY	one adult and child P/CHLD	one adult and children PR/CHRN		
HealthChoice \$2000/30	\$238.83	\$477.66	\$699.83	\$347.74	\$501.29	314	0	0	0	0	HC+ 2000	19 below
HealthChoice \$3500/30	\$212.13	\$424.27	\$621.60	\$308.87	\$445.26	30	0	0	0	0	HC+ 3500	19 below
HealthChoice \$5000/30	\$190.98	\$381.97	\$559.62	\$278.07	\$400.87	42	0	0	0	0	HC+ 5000	19 below
HealthChoice \$7500/30	\$157.62	\$315.24	\$461.86	\$229.50	\$330.84	25	0	0	0	0	HC+ 7500	19 below
HealthChoice \$12,000/20	\$121.72	\$243.44	\$356.67	\$177.22	\$255.48	137	0	0	0	0	HC+ 12000	19 below
Proposed Rates Age <19												
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child	one adult and children							One Adult Proposed to Current
HealthChoice \$2000/30	\$279.55	\$559.09	\$819.14	\$407.02	\$586.76							17.0%
HealthChoice \$3500/30	\$253.70	\$507.40	\$743.41	\$369.39	\$532.51							19.6%
HealthChoice \$5000/30	\$228.40	\$456.81	\$669.28	\$332.55	\$479.41							19.6%
HealthChoice \$7500/30	\$188.51	\$377.01	\$552.37	\$274.46	\$395.67							19.6%
HealthChoice \$12,000/20	\$145.57	\$291.14	\$426.55	\$211.95	\$305.54							19.6%
Subtotal												
Total Income Using Current Rates and Current Enrollment						\$109,994	\$0	\$0	\$0	\$0		
Total Income Using Proposed Rates and Current Enrollment						\$129,638	\$0	\$0	\$0	\$0		

Anthem Blue Cross and Blue Shield  
 Direct Pay Rate Filing - All Products  
 Effective January 1, 2015

Exhibit V.C: Current and Proposed Premium Summary - Closed Block - HealthChoice Plus

Current Rates Age 19 to 24						Contract months twelve months ending April 30, 2014							
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child	one adult and children	one adult	two adults	two adults and child(ren)	one adult and child	one adult and children			
HealthChoice \$2000/30	\$251.69	\$503.38	\$737.51	\$366.46	\$528.29	435	32	0	39	9	HC+ 2000	19-24	
HealthChoice \$3500/30	\$223.56	\$447.11	\$655.07	\$325.50	\$469.24	74	0	0	7	4	HC+ 3500	19-24	
HealthChoice \$5000/30	\$201.27	\$402.53	\$589.76	\$293.04	\$422.45	132	0	8	4	0	HC+ 5000	19-24	
HealthChoice \$7500/30	\$166.11	\$332.21	\$486.73	\$241.85	\$348.65	41	0	0	16	0	HC+ 7500	19-24	
HealthChoice \$12,000/20	\$128.27	\$256.55	\$375.87	\$186.77	\$269.24	280	4	23	7	2	HC+ 12000	19-24	
Proposed Rates Age 19 to 24													
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child	one adult and children							One Adult Proposed to Current	
HealthChoice \$2000/30	\$294.60	\$589.20	\$863.24	\$428.93	\$618.35							17.0%	
HealthChoice \$3500/30	\$267.36	\$534.72	\$783.43	\$389.28	\$561.19							19.6%	
HealthChoice \$5000/30	\$240.70	\$481.40	\$705.32	\$350.46	\$505.22							19.6%	
HealthChoice \$7500/30	\$198.66	\$397.31	\$582.11	\$289.24	\$416.97							19.6%	
HealthChoice \$12,000/20	\$153.41	\$306.81	\$449.52	\$223.36	\$321.99							19.6%	
<b>Subtotal</b>													
Total Income Using Current Rates and Current Enrollment						\$195,322	\$17,134	\$13,363	\$22,920	\$7,170			
Total Income Using Proposed Rates and Current Enrollment						\$230,808	\$20,082	\$15,982	\$27,046	\$8,454			

One Adult  
 Proposed to  
 Current  
 17.0%  
 19.6%  
 19.6%  
 19.6%  
 19.6%

**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**

Exhibit V.C: Current and Proposed Premium Summary - Closed Block - HealthChoice Plus

Current Rates Age 25 to 29						Contract months twelve months ending April 30, 2014							
Plan Design	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child</u>	<u>one adult and children</u>	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child</u>	<u>one adult and children</u>			
HealthChoice \$2000/30	\$272.63	\$545.27	\$798.88	\$396.96	\$572.25	1,555	84	143	147	5	HC+ 2000	25-29	
HealthChoice \$3500/30	\$242.16	\$484.32	\$709.58	\$352.58	\$508.28	329	39	37	36	5	HC+ 3500	25-29	
HealthChoice \$5000/30	\$218.01	\$436.03	\$638.83	\$317.43	\$457.61	456	52	53	28	0	HC+ 5000	25-29	
HealthChoice \$7500/30	\$179.93	\$359.86	\$527.23	\$261.98	\$377.66	275	2	25	17	0	HC+ 7500	25-29	
HealthChoice \$12,000/20	\$138.95	\$277.89	\$407.15	\$202.31	\$291.64	831	40	36	11	22	HC+ 12000	25-29	
Proposed Rates Age 25 to 29													
Plan Design	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child</u>	<u>one adult and children</u>							One Adult Proposed to Current	
HealthChoice \$2000/30	\$319.11	\$638.22	\$935.08	\$464.63	\$669.80							17.0%	
HealthChoice \$3500/30	\$289.61	\$579.22	\$848.63	\$421.67	\$607.88							19.6%	
HealthChoice \$5000/30	\$260.73	\$521.46	\$764.01	\$379.62	\$547.26							19.6%	
HealthChoice \$7500/30	\$215.19	\$430.37	\$630.55	\$313.31	\$451.67							19.6%	
HealthChoice \$12,000/20	\$166.17	\$332.34	\$486.92	\$241.94	\$348.78							19.6%	
<b>Subtotal</b>													
Total Income Using Current Rates and Current Enrollment						\$767,971	\$99,200	\$202,190	\$86,613	\$11,819			
Total Income Using Proposed Rates and Current Enrollment						\$907,655	\$117,470	\$238,901	\$102,098	\$14,062			

## Exhibit V.C: Current and Proposed Premium Summary - Closed Block - HealthChoice Plus

<b>Subtotal</b>					
Total Income Using Current Rates and Current Enrollment	\$447,501	\$138,967	\$632,960	\$117,432	\$33,045
Total Income Using Proposed Rates and Current Enrollment	\$528,020	\$164,620	\$750,260	\$138,566	\$38,979

## Exhibit V.C: Current and Proposed Premium Summary - Closed Block - HealthChoice Plus

<b>Subtotal</b>					
Total Income Using Current Rates and Current Enrollment	\$363,306	\$130,107	\$681,385	\$56,080	\$99,482
Total Income Using Proposed Rates and Current Enrollment	\$428,941	\$153,615	\$808,892	\$66,534	\$117,715

Exhibit V.C: Current and Proposed Premium Summary - Closed Block - HealthChoice Plus

<b>Subtotal</b>					
Total Income Using Current Rates and Current Enrollment	\$513,631	\$190,691	\$987,097	\$115,192	\$125,952
Total Income Using Proposed Rates and Current Enrollment	\$607,762	\$226,260	\$1,172,810	\$136,659	\$149,120

**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**

Exhibit V.C: Current and Proposed Premium Summary - Closed Block - HealthChoice Plus

Current Rates Age 45 to 49						Contract months twelve months ending April 30, 2014							
Plan Design	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child</u>	<u>one adult and children</u>	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child</u>	<u>one adult and children</u>			
HealthChoice \$2000/30	\$424.38	\$848.76	\$1,243.54	\$617.90	\$890.76	850	94	168	66	48	HC+ 2000	45-49	
HealthChoice \$3500/30	\$376.95	\$753.89	\$1,104.54	\$548.83	\$791.20	214	83	77	5	5	HC+ 3500	45-49	
HealthChoice \$5000/30	\$339.36	\$678.72	\$994.41	\$494.11	\$712.31	413	88	121	37	43	HC+ 5000	45-49	
HealthChoice \$7500/30	\$280.08	\$560.15	\$820.69	\$407.80	\$587.87	120	76	77	23	1	HC+ 7500	45-49	
HealthChoice \$12,000/20	\$216.29	\$432.57	\$633.77	\$314.91	\$453.97	584	245	384	79	67	HC+ 12000	45-49	
Proposed Rates Age 45 to 49													
Plan Design	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child</u>	<u>one adult and children</u>							One Adult Proposed to <u>Current</u>	
HealthChoice \$2000/30	\$496.73	\$993.46	\$1,455.54	\$723.24	\$1,042.62							17.0%	
HealthChoice \$3500/30	\$450.81	\$901.62	\$1,320.97	\$656.37	\$946.23							19.6%	
HealthChoice \$5000/30	\$405.86	\$811.71	\$1,189.26	\$590.92	\$851.87							19.6%	
HealthChoice \$7500/30	\$334.96	\$669.92	\$981.52	\$487.70	\$703.07							19.6%	
HealthChoice \$12,000/20	\$258.66	\$517.32	\$757.95	\$376.61	\$542.92							19.6%	
<b>Subtotal</b>													
Total Income Using Current Rates and Current Enrollment						\$741,469	\$350,635	\$720,849	\$96,065	\$108,346			
Total Income Using Proposed Rates and Current Enrollment						\$877,567	\$417,308	\$856,776	\$113,849	\$128,486			



Anthem Blue Cross and Blue Shield  
 Direct Pay Rate Filing - All Products  
 Effective January 1, 2015

Exhibit V.C: Current and Proposed Premium Summary - Closed Block - HealthChoice Plus

Current Rates Age 50 to 54						Contract months twelve months ending April 30, 2014							
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child	one adult and children	one adult	two adults	two adults and child(ren)	one adult and child	one adult and children			
HealthChoice \$2000/30	\$509.63	\$1,019.25	\$1,493.33	\$742.02	\$1,069.68	896	220	210	101	38	HC+ 2000	50-54	
HealthChoice \$3500/30	\$452.66	\$905.32	\$1,326.40	\$659.07	\$950.12	427	107	81	28	5	HC+ 3500	50-54	
HealthChoice \$5000/30	\$407.53	\$815.06	\$1,194.15	\$593.36	\$855.39	506	191	87	43	17	HC+ 5000	50-54	
HealthChoice \$7500/30	\$336.33	\$672.67	\$985.53	\$489.71	\$705.96	283	162	90	52	14	HC+ 7500	50-54	
HealthChoice \$12,000/20	\$259.73	\$519.46	\$761.07	\$378.17	\$545.16	849	373	361	83	69	HC+ 12000	50-54	
Proposed Rates Age 50 to 54													
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child	one adult and children							One Adult Proposed to Current	
HealthChoice \$2000/30	\$596.51	\$1,193.01	\$1,747.91	\$868.51	\$1,252.04							17.0%	
HealthChoice \$3500/30	\$541.36	\$1,082.72	\$1,586.31	\$788.22	\$1,136.30							19.6%	
HealthChoice \$5000/30	\$487.38	\$974.76	\$1,428.14	\$709.62	\$1,022.98							19.6%	
HealthChoice \$7500/30	\$402.24	\$804.49	\$1,178.67	\$585.66	\$844.29							19.6%	
HealthChoice \$12,000/20	\$310.62	\$621.24	\$910.19	\$452.26	\$651.97							19.6%	
<b>Subtotal</b>													
Total Income Using Current Rates and Current Enrollment						\$1,171,817	\$779,512	\$888,373	\$175,765	\$107,440			
Total Income Using Proposed Rates and Current Enrollment						\$1,389,798	\$926,542	\$1,054,459	\$208,295	\$127,456			

One Adult  
 Proposed to  
 Current  
 17.0%  
 19.6%  
 19.6%  
 19.6%  
 19.6%

Anthem Blue Cross and Blue Shield  
 Direct Pay Rate Filing - All Products  
 Effective January 1, 2015

Exhibit V.C: Current and Proposed Premium Summary - Closed Block - HealthChoice Plus

Current Rates Age 55 to 59						Contract months twelve months ending April 30, 2014							
Plan Design	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child</u>	<u>one adult and children</u>	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child</u>	<u>one adult and children</u>			
HealthChoice \$2000/30	\$614.34	\$1,228.69	\$1,800.18	\$894.49	\$1,289.48	1,057	377	59	66	18	HC+ 2000	55-59	
HealthChoice \$3500/30	\$545.67	\$1,091.35	\$1,598.95	\$794.50	\$1,145.35	372	96	19	20	0	HC+ 3500	55-59	
HealthChoice \$5000/30	\$491.27	\$982.53	\$1,439.53	\$715.28	\$1,031.16	589	202	22	23	3	HC+ 5000	55-59	
HealthChoice \$7500/30	\$405.44	\$810.89	\$1,188.04	\$590.33	\$851.01	415	197	16	38	10	HC+ 7500	55-59	
HealthChoice \$12,000/20	\$313.10	\$626.20	\$917.46	\$455.87	\$657.18	1,190	658	122	98	6	HC+ 12000	55-59	
Proposed Rates Age 55 to 59													
Plan Design	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child</u>	<u>one adult and children</u>							One Adult Proposed to Current	
HealthChoice \$2000/30	\$719.08	\$1,438.15	\$2,107.07	\$1,046.97	\$1,509.31							17.0%	
HealthChoice \$3500/30	\$652.60	\$1,305.20	\$1,912.27	\$950.18	\$1,369.79							19.6%	
HealthChoice \$5000/30	\$587.52	\$1,175.05	\$1,721.59	\$855.43	\$1,233.18							19.6%	
HealthChoice \$7500/30	\$484.90	\$969.79	\$1,420.87	\$706.00	\$1,017.78							19.6%	
HealthChoice \$12,000/20	\$374.44	\$748.89	\$1,097.22	\$545.19	\$785.94							19.6%	
<b>Subtotal</b>													
Total Income Using Current Rates and Current Enrollment						\$1,682,551	\$1,338,242	\$299,199	\$158,486	\$38,757			
Total Income Using Proposed Rates and Current Enrollment						\$1,995,701	\$1,588,660	\$355,120	\$188,035	\$45,761			

**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**

Exhibit V.C: Current and Proposed Premium Summary - Closed Block - HealthChoice Plus

Current Rates Age 60 to 64						Contract months twelve months ending April 30, 2014							
Plan Design	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child</u>	<u>one adult and children</u>	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child</u>	<u>one adult and children</u>			
HealthChoice \$2000/30	\$754.70	\$1,509.40	\$2,211.46	\$1,098.85	\$1,584.09	1,096	123	0	36	7	HC+ 2000	60-64	
HealthChoice \$3500/30	\$670.34	\$1,340.69	\$1,964.26	\$976.02	\$1,407.03	681	52	0	7	0	HC+ 3500	60-64	
HealthChoice \$5000/30	\$603.51	\$1,207.01	\$1,768.41	\$878.70	\$1,266.74	1,081	152	0	29	0	HC+ 5000	60-64	
HealthChoice \$7500/30	\$498.07	\$996.15	\$1,459.47	\$725.21	\$1,045.44	808	142	16	7	8	HC+ 7500	60-64	
HealthChoice \$12,000/20	\$384.63	\$769.26	\$1,127.07	\$560.02	\$807.32	2,473	449	19	30	0	HC+ 12000	60-64	
Proposed Rates Age 60 to 64													
Plan Design	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child</u>	<u>one adult and children</u>								One Adult Proposed to Current
HealthChoice \$2000/30	\$883.36	\$1,766.73	\$2,588.47	\$1,286.17	\$1,854.15								17.0%
HealthChoice \$3500/30	\$801.70	\$1,603.39	\$2,349.16	\$1,167.27	\$1,682.74								19.6%
HealthChoice \$5000/30	\$721.76	\$1,443.51	\$2,114.92	\$1,050.87	\$1,514.93								19.6%
HealthChoice \$7500/30	\$595.68	\$1,191.36	\$1,745.49	\$867.30	\$1,250.31								19.6%
HealthChoice \$12,000/20	\$459.99	\$919.99	\$1,347.90	\$669.75	\$965.50								19.6%
<b>Subtotal</b>													
Total Income Using Current Rates and Current Enrollment						\$3,289,678	\$925,689	\$44,766	\$93,750	\$19,452			
Total Income Using Proposed Rates and Current Enrollment						\$3,913,208	\$1,102,346	\$53,538	\$111,112	\$22,982			

Anthem Blue Cross and Blue Shield  
 Direct Pay Rate Filing - All Products  
 Effective January 1, 2015

Exhibit V.C: Current and Proposed Premium Summary - Closed Block - HealthChoice Plus

Current Rates Age 65+						Contract months twelve months ending April 30, 2014							
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child	one adult and children	one adult	two adults	two adults and child(ren)	one adult and child	one adult and children			
HealthChoice \$2000/30	\$754.70	\$1,509.40	\$2,211.46	\$1,098.85	\$1,584.09	11	7	0	0	0	HC+ 2000	65+	
HealthChoice \$3500/30	\$670.34	\$1,340.69	\$1,964.26	\$976.02	\$1,407.03	0	0	0	0	0	HC+ 3500	65+	
HealthChoice \$5000/30	\$603.51	\$1,207.01	\$1,768.41	\$878.70	\$1,266.74	4	0	0	0	0	HC+ 5000	65+	
HealthChoice \$7500/30	\$498.07	\$996.15	\$1,459.47	\$725.21	\$1,045.44	14	0	0	0	0	HC+ 7500	65+	
HealthChoice \$12,000/20	\$384.63	\$769.26	\$1,127.07	\$560.02	\$807.32	5	0	0	0	0	HC+ 12000	65+	
Proposed Rates Age 65+													
Plan Design	one adult	two adults	two adults and child(ren)	one adult and child	one adult and children							One Adult Proposed to Current	
HealthChoice \$2000/30	\$883.36	\$1,766.73	\$2,588.47	\$1,286.17	\$1,854.15							17.0%	
HealthChoice \$3500/30	\$801.70	\$1,603.39	\$2,349.16	\$1,167.27	\$1,682.74							19.6%	
HealthChoice \$5000/30	\$721.76	\$1,443.51	\$2,114.92	\$1,050.87	\$1,514.93							19.6%	
HealthChoice \$7500/30	\$595.68	\$1,191.36	\$1,745.49	\$867.30	\$1,250.31							19.6%	
HealthChoice \$12,000/20	\$459.99	\$919.99	\$1,347.90	\$669.75	\$965.50							19.6%	
Subtotal													
Total Income Using Current Rates and Current Enrollment						\$19,612	\$10,566	\$0	\$0	\$0			
Total Income Using Proposed Rates and Current Enrollment						\$23,243	\$12,367	\$0	\$0	\$0			

Anthem Blue Cross and Blue Shield  
 Direct Pay Rate Filing - All Products  
 Effective January 1, 2015

Exhibit V.C: Current and Proposed Premium Summary - Closed Block - HealthChoice Plus

Plan Design	Base Period Enrollment Total Contract Months					One Adult Proposed to Current
	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child</u>	<u>one adult and children</u>	
HealthChoice \$2000/30	8,522	1,256	1,410	750	308	17.0%
HealthChoice \$3500/30	2,596	450	571	236	52	19.6%
HealthChoice \$5000/30	3,878	790	683	253	96	19.6%
HealthChoice \$7500/30	2,279	668	739	193	104	19.6%
HealthChoice \$12,000/20	7,460	2,093	2,029	491	314	19.6%

TOTALS

	<u>total</u>	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child(ren)</u>	<u>one or more children</u>
A. Total Annual Income Using Current Rates and Current Enrollment	\$19,227,540	\$9,302,852	\$3,980,743	\$4,470,181	\$922,303	\$551,462
B. Total Annual Income Using Proposed Rates and Current Enrollment	\$22,813,556	\$11,032,341	\$4,729,270	\$5,306,738	\$1,092,195	\$653,012
C. Average Rate Increase Based on Current Enrollment (D/A)	18.7%					
	19.60%					

Anthem Blue Cross and Blue Shield  
 Direct Pay Rate Filing - All Products  
 Effective January 1, 2015  
 Exhibit VI: Large Claims Historical Data

Experience Period	Member	Total Paid	Claims in Excess of	Excess Claims	Total Incurred	Total Incurred Excluding Claims	Experience % of Claims
<u>12 months Ending*</u>	<u>Months</u>	<u>Large Claims**</u>	<u>\$75K Threshold</u>	<u>PMPM</u>	<u>All Claims</u>	<u>in Excess of \$75K Threshold</u>	<u>in Excess of \$75K Threshold</u>
201001	239,189	\$6,334,570	\$2,209,570	\$9.24	\$57,956,818	\$55,747,247	4.0%
201004	232,768	\$6,080,739	\$2,405,739	\$10.34	\$57,915,931	\$55,510,192	4.3%
201007	227,035	\$4,591,963	\$1,516,963	\$6.68	\$55,060,752	\$53,543,789	2.8%
201010	222,096	\$5,092,393	\$1,792,393	\$8.07	\$54,916,472	\$53,124,079	3.4%
201101	216,367	\$4,370,633	\$1,670,633	\$7.72	\$53,976,817	\$52,306,184	3.2%
201104	211,235	\$4,744,002	\$1,669,002	\$7.90	\$54,747,031	\$53,078,029	3.1%
201107	206,182	\$5,739,509	\$2,439,509	\$11.83	\$56,768,469	\$54,328,960	4.5%
201110	201,189	\$6,170,077	\$2,795,077	\$13.89	\$56,393,471	\$53,598,393	5.2%
201201	197,877	\$8,381,182	\$3,431,182	\$17.34	\$58,871,335	\$55,440,153	6.2%
201204	195,445	\$10,258,124	\$4,783,124	\$24.47	\$59,966,871	\$55,183,746	8.7%
201207	194,051	\$9,921,065	\$4,146,065	\$21.37	\$59,586,628	\$55,440,563	7.5%
201210	194,086	\$9,342,322	\$3,792,322	\$19.54	\$59,958,608	\$56,166,286	6.8%
201301	195,680	\$9,579,711	\$4,554,711	\$23.28	\$59,822,042	\$55,267,331	8.2%
201304	199,812	\$8,148,097	\$3,648,097	\$18.26	\$59,385,753	\$55,737,656	6.5%
201307	205,536	\$8,483,226	\$3,683,226	\$17.92	\$59,966,213	\$56,282,987	6.5%
201310	211,732	\$9,603,892	\$4,053,892	\$19.15	\$62,255,541	\$58,201,650	7.0%
201401	213,798	\$8,361,949	\$3,561,949	\$16.66	\$62,212,964	\$58,651,015	6.1%
201404	200,653	\$9,538,187	\$4,588,187	\$22.87	\$60,335,862	\$55,747,675	8.2%

**Selection for Projected Rating Period Claims in Excess of \$75K as a % of Total Incurred Excluding Claims in excess of \$75K Threshold:**

**6.6%** \*\*\*

\*Experience period for incurred claims

Excess Claims Leveraging

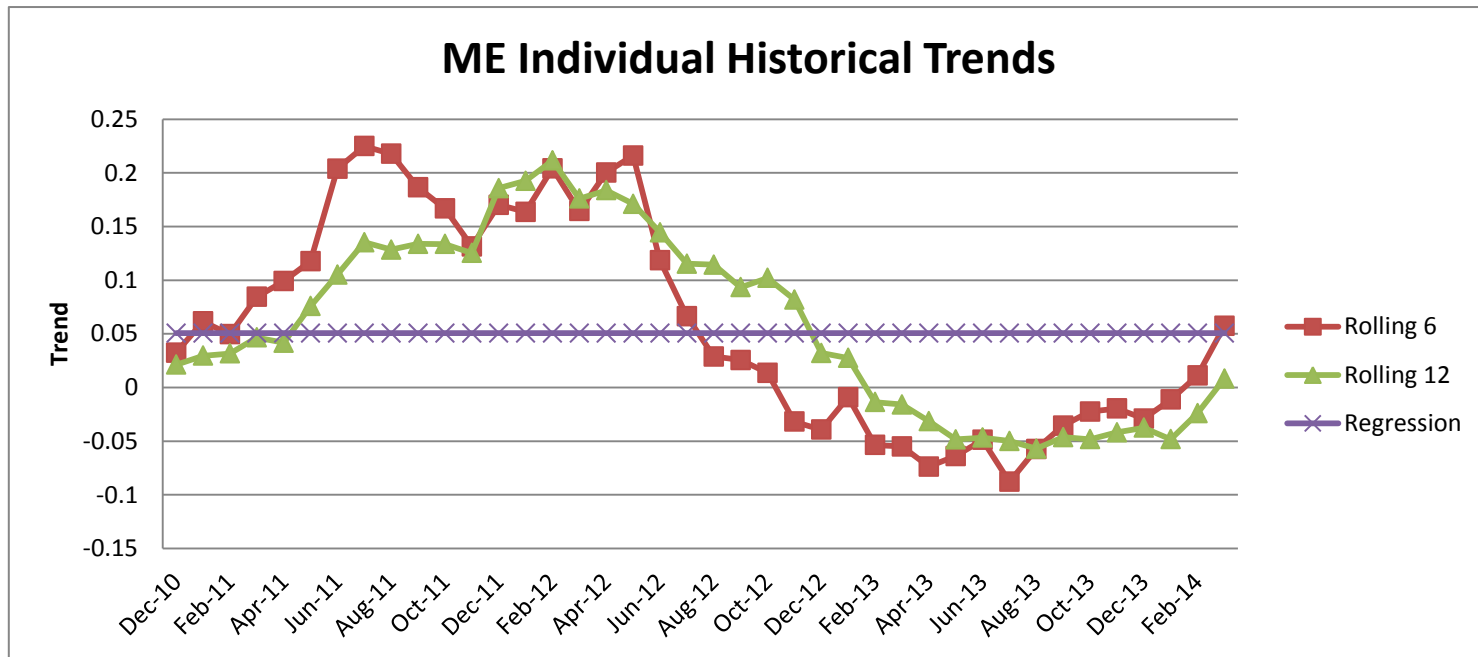
\*\* Large claims are adjusted for incurred-but-not-reported claims.

**1.07%**

\*\*\* Weighted Average of four 12-month periods.

**Anthem Blue Cross and Blue Shield  
Direct Pay Rate Filing - All Products  
Effective January 1, 2015**

**Exhibit VIII: Historical Paid Trend and Pricing Trend Comparison**



**Anthem Blue Cross and Blue Shield**  
**Direct Pay Rate Filing - All Products**  
**Effective January 1, 2015**  
Exhibit IX: Observed Annual Financial Results  
(Amounts in 000's)

	Actual BCBSME	Actual* BCBSME and Anthem	Actual* Anthem	Actual* Anthem	Actual* Anthem	Actual* Anthem	Actual* Anthem	Actual* Anthem	Actual* Anthem	Actual* Anthem	Actual* Anthem	Actual* Anthem	Actual* Anthem	Actual* Anthem	Actual* Anthem	Projected** Anthem	Projected Anthem Rating Year 1/2015 to 12/2015
	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	
Subscriptions	\$33,693	\$37,254	\$48,460	\$53,938	\$60,589	\$68,077	\$80,277	\$74,837	\$71,392	\$67,601	\$64,494	\$62,068	\$62,445	\$57,916	\$57,126	\$48,314	
<u>Other Revenue</u>	<u>(\$19)</u>	<u>(\$2)</u>	<u>\$13</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	
Total Revenue	\$33,674	\$37,252	\$48,473	\$53,938	\$60,589	\$68,077	\$80,277	\$74,837	\$71,392	\$67,601	\$64,494	\$62,068	\$62,445	\$57,916	\$57,126	\$48,314	\$47,823
Paid Claims	\$29,051	\$28,765	\$35,078	\$38,378	\$47,515	\$55,766	\$72,149	\$69,926	\$58,364	\$59,272	\$60,495	\$54,903	\$57,655	\$59,252	\$64,444	\$47,164	\$41,083
Change IBNR	(\$992)	\$860	\$728	(\$421)	(\$417)	\$1,191	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<u>Other Claim Items (includes rebates)</u>	<u>\$142</u>	<u>\$274</u>	<u>\$380</u>	<u>(\$174)</u>	<u>(\$208)</u>	<u>(\$339)</u>	<u>(\$777)</u>	<u>(\$736)</u>	<u>(\$821)</u>	<u>(\$829)</u>	<u>(\$969)</u>	<u>(\$838)</u>	<u>(\$689)</u>	<u>(\$10,666)</u>	<u>(\$25,110)</u>	<u>(\$2,731)</u>	<u>(\$396)</u>
Total Incurred Claims	\$28,201	\$29,899	\$36,186	\$37,783	\$46,890	\$56,619	\$71,372	\$69,190	\$57,543	\$58,443	\$59,525	\$54,066	\$56,966	\$48,587	\$39,335	\$44,434	\$40,687
Administration	\$4,465	\$3,683	\$6,446	\$7,976	\$8,061	\$9,688	\$11,122	\$8,504	\$6,505	\$4,428	\$4,433	\$4,244	\$3,784	\$3,733	\$5,603	\$6,852	\$3,205
Commissions	\$348	\$406	\$645	\$258	\$286	\$349	\$335	\$312	\$326	\$325	\$315	\$285	\$226	\$279	\$449	\$310	\$54
Premium Taxes	\$0	\$407	\$926	\$1,029	\$1,249	\$1,326	\$0	\$1,500	\$1,427	\$1,321	\$1,301	\$1,228	\$1,297	\$1,203	\$1,288	\$957	\$956
<u>Health Access Payment (HAP)</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$1,196</u>	<u>\$1,160</u>	<u>\$964</u>	<u>\$970</u>	<u>\$998</u>	<u>\$709</u>	<u>\$956</u>	<u>\$656</u>	<u>\$441</u>	<u>(\$57)</u>	<u>\$0</u>
Total Expense	\$4,813	\$4,496	\$8,017	\$9,263	\$9,596	\$11,363	\$12,653	\$11,477	\$9,222	\$7,045	\$7,047	\$6,465	\$6,263	\$5,871	\$7,782	\$8,062	\$4,216
Operating Gain Before FIT	\$660	\$2,857	\$4,270	\$6,892	\$4,103	\$95	(\$3,747)	(\$5,830)	\$4,628	\$2,113	(\$2,079)	\$1,537	(\$784)	\$3,459	\$10,009	(\$4,182)	\$2,919
Operating Gain as a % Before FIT	2.0%	7.7%	8.8%	12.8%	6.8%	0.1%	-4.7%	-7.8%	6.5%	3.1%	-3.2%	2.5%	-1.3%	6.0%	17.5%	-8.7%	6.1%
ACA Insurer Fee FIT <sup>3</sup>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$588	\$582
Operating Gain Excluding FIT on ACA Ins. Fee <sup>3</sup>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$4,770)	\$2,337
Operating Gain as % Excluding FIT on ACA Ins. Fee <sup>3</sup>	2.0%	7.7%	8.8%	12.8%	6.8%	0.1%	-4.7%	-7.8%	6.5%	3.1%	-3.2%	2.5%	-1.3%	6.0%	17.5%	-9.9%	4.9%
Operating Gain as a % After FIT	1.3%	5.0%	5.7%	8.3%	4.4%	0.1%	-3.0%	-5.1%	4.2%	2.0%	-2.1%	1.6%	-0.8%	3.9%	11.4%	-6.4%	3.2%
Operating Gain After FIT		\$1,857	\$2,776	\$4,480	\$2,667	\$62	(\$2,436)	(\$3,789)	\$3,008	\$1,373	(\$1,351)	\$999	(\$510)	\$2,248	\$6,506	(\$3,101)	\$1,519
Loss Ratio	83.7%	80.3%	74.7%	70.0%	77.4%	83.2%	88.9%	92.5%	80.6%	86.5%	92.3%	87.1%	91.2%	83.9%	68.9%	92.0%	85.1%
Contract Months	139,257	154,560	179,150	192,036	207,061	233,367	247,608	211,608	177,750	155,745	143,566	130,057	118,584	115,611	126,222	87,438	65,251
Member Months	245,597	274,711	312,777	337,037	368,065	415,222	432,813	369,656	304,281	264,312	243,617	220,710	201,259	196,538	216,638	151,489	113,049
M/C ratio	1.76	1.78	1.75	1.76	1.78	1.78	1.75	1.75	1.71	1.70	1.70	1.70	1.70	1.70	1.72	1.73	1.73
Includes:	Total Block	Total Block	Total Block	Total Block	Total Block	Total Block	Total Block	Total Block	Total Block	Total Block	Total Block	Total Block	Total Block	Total Block	Total Block	Total Legacy	

<sup>1</sup> Actual may differ slightly from annual BOI filings due to restatements of outstanding claims.

<sup>2</sup> As of finance date 6/30/2013

<sup>3</sup> The ACA Insurer Fee is not considered tax deductible for purposes of calculating Federal Income Tax (FIT). In order to produce a comparable 2014 Operating Gain to historical reporting, an Operating Gain excluding the FIT on the ACA Insurer Fee line has been added to the exhibit.